

Social Security in Review

State of the Union

PRESIDENT Eisenhower delivered his first message to Congress, on the State of the Union, on February 2. In it he called for the extension of old-age and survivors insurance "to cover millions of citizens who have been left out of the social security system." He added that "encouragement of privately sponsored pension plans" is no less important.

The President spoke of "two great needs born of our living in a complex industrial economy. First, the individual citizen must have safeguards against personal disaster inflicted by forces beyond his control. Second, the welfare of the people demands effective and economical performance by the Government of certain indispensable social services.

... There is urgent need for greater effectiveness in our programs, both public and private, offering safeguards against the privations that too often come with unemployment, old age, illness, and accident."

President Eisenhower said that he would shortly send to Congress specific recommendations for establishing a commission to study the relationship among Federal, State, and local programs. Accompanying the recommendations will be "a reorganization plan for defining new administrative status for all Federal activities in health, education, and social security."

Program Operations

MORE THAN 4.9 million persons were receiving monthly old-age and survivors insurance benefits at the end

of November—62,000 more than at the end of October. This gain, although smaller than that in October, was about 50 percent greater than in November 1951 and reflects increased claims activity resulting partly from the extension of coverage provided by the 1950 amendments. Newly covered workers could first acquire their sixth quarter of coverage in April-June 1952 and thus become insured under the program.

Monthly benefits being paid at the end of November totaled \$201.2 million—\$2.9 million more than in October. The monthly rate of benefit payments exceeded \$200 million for the first time in November. The \$100-million mark had been reached in September 1950. Thus, while it was almost 11 years from the beginning of the program before benefits amounted to \$100 million each month, the second \$100 million was added in about 2 years. The large expansion in the beneficiary rolls in recent years—the result of the liberalized qualifying requirements in the 1950 amendments—and the higher benefit rates provided by the 1950 and the 1952 amendments were chiefly responsible for the rapid growth in the monthly rate of benefit payments.

By the end of November, almost 3.8 million persons aged 65 or over were receiving monthly benefits, half a million more than in November 1951. Their monthly benefits totaled \$184.9 million, compared with \$123.4 million a year earlier. About 1.2 million mothers and dependent or orphaned children under age 18 were being paid benefits—an increase of 100,000 from the number a year earlier. Their monthly benefits totaled \$36.4 million.

In November, 33,600 lump-sum death payments totaling \$5.2 million were made with respect to 32,400 deceased workers. The average lump-sum amount per worker was \$161, compared with \$137 in November 1951.

THE TOTAL NUMBER of persons receiving assistance dropped slightly in November, but for some programs the decline was less than in recent months. There were 1,700 fewer persons receiving old-age assistance in November than in October, while during the first 10 months of 1952 the number of aged persons on the rolls declined, on the average, 6,400 a month. Similarly, in aid to dependent children the decrease of 1,100 families in November was less than the average monthly drop of 2,500 families during the previous 10 months. Although there were seasonal increases in the general assistance loads in a few States, there was a net drop of 3,000 cases or 1.2 percent for the country as a whole. The number of blind and permanently disabled persons getting assistance continued to increase.

Average payments for each of the special types of assistance rose by more than 20 cents. These changes reflect small increases in more than half the States and substantial changes in a few of the States that had not taken action to increase payments in October. In the State of Washington, the average payment to families receiving aid to dependent children rose \$11.51; the increase for cases receiving aid to the disabled was more than \$5, and for general assistance cases it was more than \$3. For these programs, reductions affect-

ing payments to recipients with no income or small amounts of income were less in November than in October. Payments for old-age assistance in Washington, which rose \$3.90 from September to October, increased an additional 81 cents in November, bringing the total change from September close to \$5.00. In aid to the blind, the net increase from September to November was \$6.74. There are no reductions in payments for the aged and blind in Washington.

In Rhode Island, adjustment of cost figures for food, fuel, and utilities to reflect current prices resulted in an increase of \$6.90 in the average payment to families receiving aid to dependent children and of \$2.11 in the average for recipients of aid to the blind. In old-age assistance, payments rose less than \$1.00 on the average, and in the other two programs the increases were more than \$1.00. The November data do not reflect the full effect of the higher standards in Rhode Island, since adjustments for about half the cases were not made in checks issued for the first half of the month.

A few States that made changes affecting payments in October did not increase payments for all cases in that month. In North Carolina, for example, adjustments were to be made during October, November, and December. In Florida, new cost figures are being used as cases are reviewed for continuing eligibility and for new cases. Both of these States showed substantially higher payments in November than in October, and further increases may be anticipated.

In Colorado the maximum on payments for old-age assistance was again raised \$5 and the average payment rose \$4.91.

In contrast to the other programs, the average payment and total expenditures for general assistance were lower in November than in October.

INITIAL CLAIMS filed in November for benefits under the State unemployment insurance programs increased slightly (1.4 percent) from the October total as a result of both seasonal

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Selected current statistics

[Corrected to Jan. 9, 1953]

Item	November 1952	October 1952	November 1952	Calendar year	
				1951	1950
<i>Labor Force</i> ¹ (in thousands)					
Total civilian	63,646	63,146	63,164	62,884	63,000
Employed	62,228	61,862	61,336	61,055	59,937
Covered by old-age and survivors insurance ²					35,164
Covered by State unemployment insurance ³	36,300	36,200	35,200	34,838	32,771
Unemployed	1,418	1,284	1,828	1,879	3,142
<i>Personal Income</i> ⁴ (in billions; seasonally adjusted at annual rates)					
Total ⁵	\$270.1	\$276.1	\$260.9	\$254.1	\$226.3
Employees' income ⁶	189.0	188.4	174.8	170.1	145.9
Proprietors' and rental income	53.2	53.5	52.5	50.6	45.2
Personal interest income and dividends	21.3	21.3	20.5	20.4	19.5
Public aid ⁷	2.4	2.4	2.3	2.3	2.4
Social insurance and related payments ⁸	7.9	8.1	7.1	7.0	6.6
Veterans' subsistence allowances ⁹ and bonuses	.6	.6	1.0	1.2	2.2
Miscellaneous income payments ¹⁰	2.0	2.1	2.7	2.5	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: ¹¹					
Number (in thousands)	4,942	4,880	4,332		
Amount (in thousands)	\$201,234	\$198,295	\$153,214	\$1,884,531	\$1,018,149
Average old-age benefit	\$49.18	\$49.01	\$42.17		
Awards (in thousands):					
Number	90	124	69	1,336	90
Amount	\$4,063	\$5,695	\$2,267	\$42,282	\$26,234
<i>Unemployment Insurance</i> ¹²					
Initial claims (in thousands)	661	672	939	10,836	12,281
Weeks of unemployment claimed (in thousands)	2,706	2,883	3,997	50,393	78,664
Weeks compensated (in thousands)	2,143	2,438	3,297	41,599	67,860
Weekly average beneficiaries (in thousands)	536	530	749	797	1,305
Benefits paid (in millions) ¹³	\$48	\$54	\$69	\$840	\$1,373
Average weekly payment for total unemployment	\$23.26	\$23.16	\$21.86	\$21.08	\$20.76
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,636	2,637	2,705		
Aid to dependent children:					
Families	566	567	592		
Children	1,482	1,482	1,520		
Aid to the blind	98	98	97		
Aid to the permanently and totally disabled	159	157	118		
General assistance	267	270	316		
Average payments:					
Old-age assistance	\$48.65	\$48.44	\$44.58		
Aid to dependent children (per family)	\$1.71	\$1.58	\$1.30		
Aid to the blind	\$3.27	\$2.99	\$1.97		
Aid to the permanently and totally disabled	\$48.89	\$48.03	\$45.98		
General assistance	\$48.23	\$48.48	\$40.32		

¹ Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

² Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

³ Data from the Bureau of Employment Security, Department of Labor.

⁴ Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

⁵ Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

⁶ Civilian and military pay in cash and in kind, other labor income (except workers' compensation), muster-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

⁷ Payments to recipients under the 4 special public assistance programs and general assistance.

⁸ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workers' compensation; State and railroad unemployment and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

⁹ Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

¹⁰ Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

¹¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

¹² Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

Social Welfare Programs in the United States

by IDA C. MERRIAM*

Social welfare is one of the accepted goals of the United States and of the entire free world. Great interest attaches, therefore, both in this country and elsewhere, to the status of social welfare programs in the United States today. The standard of living and general welfare of the American people derive from the multiformal activities of a free people, working individually, through voluntary groups, and through their government. This article is concerned primarily with the development and current status of public social welfare programs. For this purpose, the term social welfare is broadly defined to include education, health, social security, and veterans' programs—the major programs that are directed specifically to promoting the well-being of individuals and families. The data are presented in such a way as to permit exclusion or reclassification of specific programs by those who would find a different classification more useful.

FROM the beginning of its history as a Nation, the United States has been committed to a policy of positive action by government to advance the public or general welfare. When society was largely rural and economic organization relatively simple, the circumstances in which government was called upon to safeguard or promote social welfare were fewer than today; they were, however, important.

As early as 1785 the Federal Government set aside land from the public domain to be used for the support of public education. In 1789 the Federal Government accepted the responsibility of providing pensions to disabled veterans of the Revolutionary War. Another special group for which the Federal Government early made special provision was merchant seamen, for whom in 1798 Congress established a system of health insurance. Compulsory deductions from seamen's wages were used to establish and maintain hospitals for the care of sick and disabled seamen in the various ports. In 1884 the payroll deductions were replaced by a tonnage tax and later by general revenue financing. The Marine Hospital Service established by this early

legislation developed into the U. S. Public Health Service.

Throughout the nineteenth century, however, it was the State and local governments rather than the Federal Government that carried the major responsibility for the various programs that are included in the term social welfare. The growing complexity and interdependence of our society have multiplied the number of problems calling for national rather than local solution. Yet even today, considerably more than half of all public expenditures for social welfare are made from State and local funds, and about two-thirds of all the money (Federal, State, and local) spent for social welfare goes to programs administered by the States or localities.

Development of Social Welfare Programs

In the colonial period and in the early years of the Republic, security for the dependent members of society—children, old people, the sick and disabled—was regarded as primarily the responsibility of the family, backed by the mutual assistance of neighbors and friends. The community always recognized a final responsibility for the destitute, which it carried out through the local poor relief system, the provision of alm-

houses or workhouses, or the indenture of orphaned or deserted children or adult vagrants to "worthy" families of the neighborhood.

Nineteenth Century Beginnings

By the middle of the nineteenth century, growing social dislocations and the inadequacies of general alms-houses and local poor relief led to action by some of the State governments. Differentiated treatment of special groups began in the 1850's with separate State institutions for the mentally ill. During the next few decades, special institutional arrangements were made in many States for children, the aged, and such groups as the blind, the deaf, and the mentally retarded. State departments of welfare with limited authority to set standards for local relief activities were established in a number of States.

In the 1870's and 1880's there was a rapid growth of private charity organizations with paid workers in many areas. The settlement house movement, beginning at this time, focused attention on the terrible living conditions and insecurities of the urban poor and provided the inspiration for many of the reform movements of the early twentieth century.

An attempt to prevent some of the conditions leading to poverty and dependency—as well as the advance of scientific medical knowledge—was reflected in the public health movement that had begun in the 1850's and that got well under way in the 1890's with the establishment or development of State boards of health in a number of States. Environmental sanitation and general public health services gradually became an accepted function of local and State governments in most parts of the country.

In spite of the early support given to public education by the grant of Federal lands, the movement for tax-supported public schools available to all groups and classes met

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substantial opposition, and its success was not really assured until well into the second half of the nineteenth century. The first compulsory attendance law was passed in Massachusetts in 1852. It was 1920 before all States had such laws, and they could not be effective while child labor was accepted and widely used. Tax support of high schools began in the 1970's, but the widespread development of secondary education did not occur until after 1900.

From 1900 to the Depression

The great upsurge of economic, social, and political reform, which began at the end of the nineteenth century and had its greatest impact before 1917, led to the development of a number of new social welfare programs. The most important were workmen's compensation and mothers' aid and old-age pensions.

Workmen's compensation. — Long before 1900, the toll of accidents in the mines and factories of the new machine age had begun to arouse concern. Studies of workmen's compensation legislation in Europe, published by the U. S. Bureau of Labor in 1893 and 1899, influenced the thinking of persons concerned with social reform in this country. A workmen's compensation bill introduced in New York in 1898 while Theodore Roosevelt was governor and one introduced in Illinois in 1905 were defeated. The passage in 1908 of a Federal Compensation Act covering civil employees of the Federal Government gave stimulus to the movement for State laws. The first law to be held constitutional by the State courts was enacted in 1911; altogether 10 laws were enacted in that year, three in 1912, and eight in 1913. By 1920, workmen's compensation laws were in effect in 43 States, Alaska, and Hawaii. It was not until 1948, however, that all States finally had such legislation.

Pensions for the blind. — One semi-dependent group whose needs early gained special recognition was the blind. State laws authorizing special pensions for the blind were adopted in Ohio in 1898, in Illinois in 1903, and gradually thereafter in a number of States.

Mother's aid. — Interest in the wel-

fare of the many children left orphaned, abandoned, or taken from parents who could not support them was crystallized and given direction by the first White House Conference on the Care of Dependent Children, called by President Theodore Roosevelt in 1909. The Conference gave momentum to a Nation-wide campaign on the part of social welfare groups and women's organizations for mothers' pensions—cash payments to widows with young children to enable them to care for the children in their own homes. The campaign encountered relatively little organized opposition. The still widely accepted association of poverty or dependency and moral delinquency was less easily applied to children than to older persons, and there was widespread interest in a more constructive (and less costly) solution than institutional or foster-home care. The first State-wide mothers' pension law was enacted in Illinois in 1911; 18 States had enacted such laws by 1913. By 1934, there were mothers' aid laws in 46 States, the District of Columbia, Alaska, and Hawaii. Applicable at first only to orphan children, most of the laws were extended to provide aid also to children whose fathers had deserted or who were without support for other reasons. The majority of the laws, however, were permissive rather than mandatory on the local units; in all but a few States the costs were borne entirely by the counties or towns, and in many areas grants were never made or were very inadequate.

Health insurance. — The Progressive Party platform of 1912 had endorsed not only workmen's compensation but also social insurance against the risks of sickness and unemployment. Between 1915 and 1920 the subject of health insurance was studied by 11 State commissions; six favored compulsory health insurance, and five issued majority reports against it. A model health insurance bill, providing both cash benefits and medical services, was developed by the American Association for Labor Legislation with the cooperation of a committee of the American Medical Association. Legislation based on the model bill was introduced in Massachusetts, New Jersey, and New

York in 1915 and in 12 States in 1917. In spite of the early strength of the movement, none of the bills was enacted. The New York State Senate passed a bill in 1919, but it failed of adoption in the lower house.

Child health. — One special public health program—Federal grants of funds to the States to help support maternal and child health services—was enacted in 1921, largely as a result of the stimulus provided by the second White House Conference on Child Welfare, called by President Woodrow Wilson in 1919. All but three States were receiving grants under this act (the Sheppard-Towner Act) in 1927, when Congress announced its intention of making no further appropriations for this purpose after the following year.

Vocational rehabilitation. — In 1920 the Federal Government also offered financial aid to the States in providing vocational rehabilitation services for injured and disabled persons. Interest in vocational rehabilitation had begun as early as the 1890's and led to the establishment under private auspices of a number of agencies for the employment of handicapped persons. The increasing number of industrial accidents, the development of workmen's compensation, the rise of modern orthopedic surgery, and public concern with the problems of the disabled veterans of World War I led to the adoption of the Federal program. Twelve States had enacted laws providing vocational rehabilitation services for civilians before the passage of the Federal act, but only six programs had begun to function. Within a year after the passage of the Federal act, 25 States had accepted its terms and were operating vocational rehabilitation programs shortly thereafter.

Old-age pensions. — The increasing number of industrial workers left without an income in old age had been a matter of growing public concern since the end of the nineteenth century. In the 1890's a number of trade unions established homes for their aged members and shortly afterwards began to experiment with retirement benefit systems. About the same time, first the railroads, then a few other large corporations, set up private pension plans for their

employees. Special retirement systems for State and local government employees, principally teachers, policemen, and firemen, were in existence in a few localities before 1900.

A Massachusetts legislative commission, established in 1907, reported a substantial amount of old-age dependency but recommended against a public pension plan. A number of State survey commissions were set up in the next few years; the Pennsylvania commission of 1920-21 was the first to take a clear-cut position in favor of State assistance to aged persons without responsible relatives.

The Territorial Legislature of Alaska had adopted an old-age assistance law in 1915. In 1923, old-age assistance laws were passed in Montana and Nevada. A number of fraternal organizations had been urging "old-age pension" legislation for some time, although they favored county-option laws rather than mandatory State laws. A trend toward mandatory laws with State financial aid to the localities began in 1929 with the enactment of such a law in California. By the end of 1929, 11 States had old-age assistance laws. By 1934, laws were in effect in 28 States and in Alaska and Hawaii; 23 were mandatory on the localities, and 16 provided State financial aid. In many States, however, there were long residence requirements and other restrictive eligibility conditions, and the amount of aid actually provided was limited.

Unemployment insurance.—Unemployment insurance had been discussed in some of the States and in Congress during the 1920's but did not become an important issue until after 1930. An unemployment compensation law that had been introduced in the Wisconsin Legislature at every session since 1921 was passed in 1932. Unemployment compensation or unemployment insurance laws were introduced in a number of States before 1935, but enactment was blocked by fear on the part of individual States of putting their employers at a competitive disadvantage.

Impact of the Depression

When the depression of the 1930's began, the country had a system of

relief that was almost entirely locally administered and locally financed, except for the special categories of the aged, the blind, and children in some States. The rapid increase in relief loads in 1930 and 1931 placed an impossible burden on local—and particularly municipal—finances. The first shift in responsibility was to the States. By the middle of 1933 about half the States had appropriated funds for emergency relief, but State resources also were limited. In July 1932 the Reconstruction Finance Corporation, which had been set up in January of that year to provide financial aid to agriculture, commerce, and industry, was given authority to make loans to States for relief purposes.

By March 1933, it had become generally recognized that the Federal Government must take direct responsibility for relief. The Civilian Conservation Corps was created on March 31 to provide useful work for young people. In May the Federal Emergency Relief Administration was established and given authority to make grants to the States for both work relief and direct relief. The FERA exerted a lasting influence on the administration of relief in the States through its requirement that Federal funds must be publicly administered and its encouragement of relief payments in cash rather than in kind. In June 1933, Federal grants to the States for public employment offices became available under the Wagner-Peyser Act. The Public Works Administration was also created in June. When it became clear that the letting of contracts for regular public works projects was moving too slowly to meet the crisis before winter, the Civilian Works Agency was set up by Executive order in November 1933 and for 4 months operated directly a vast Federal work relief program.

In June 1934, President Franklin D. Roosevelt sent to Congress a special message pointing to the "security of the men, women and children of the Nation" as the first objective in the task of reconstruction and recovery. Following this message he set up by Executive order a special Cabinet committee, the Committee on Economic Security, to make recommen-

dations on a comprehensive program relating to old-age security and unemployment, sickness, and health insurance. The Cabinet committee was assisted by a technical board and a number of advisory groups representing employers, employees, the interested professions, and the public. A report of the committee was transmitted to Congress on January 17, 1935, together with a bill carrying out its recommendations.

Social Security and Related Programs After 1935

The passage of the Social Security Act, which became law on August 14, 1935, marked a new stage in the acceptance by the Federal Government of responsibility for the welfare of all citizens. The act established a national contributory old-age retirement annuity system for workers in industry and commerce. Contributions of workers and their employers began in 1937. Benefit payments were originally intended to start in 1942, but in 1939 the act was amended to make the benefits payable beginning January 1, 1940. At the same time, the system was expanded to provide survivor benefits (life insurance) and benefits for dependents (aged wives and young children) of retired workers.

A special national retirement system for railroad workers, which in effect took over the private pension obligations of the railroad companies, had been enacted in 1934 but declared unconstitutional the next year. A revised act, designed to overcome the objections raised by the Supreme Court, was adopted in August 1935. A special system of unemployment insurance for railroad workers was adopted in 1938. In 1946 the railroad programs were expanded to provide survivor benefits and temporary and permanent disability benefits.

The 1950 amendments to the old-age and survivors insurance program increased the benefit amounts, restoring them to about the same level of adequacy relative to price and wage levels that they had had in 1939, and expanded the coverage of the program. At present, almost 80 percent of all civilian jobs are covered by old-age and survivors insurance, and another 10 percent are covered

by other public retirement systems. The Social Security Act of 1935 also laid the basis for a Nation-wide system of unemployment insurance. To encourage State action and to overcome the fear of individual States that they might place their employers at a competitive disadvantage, the act provided for a uniform Federal excise tax on employer payrolls and for an offset up to 90 percent of the tax for employers covered by State unemployment insurance laws. By June 1937, all 48 States, Alaska, and Hawaii, and Congress for the District of Columbia, had adopted unemployment insurance laws, and by July 1939 all were paying unemployment benefits. The cost of administration of these State programs and of the State employment services is financed by Federal grants to the States.

To help the States and localities care for persons already old and out of the labor market when the old-age insurance program started, and to care for orphaned and dependent children and needy blind persons, the Social Security Act also provided for Federal grants-in-aid to the States for old-age assistance, aid to the blind, and aid to dependent children. As a condition for receipt of a grant the State was required to have the program in operation in all parts of the State and to provide for financial participation by the State. The Federal Government matched State and local expenditures up to specified maximum amounts for an individual. The first grants to the States for public assistance were made in 1936, and during the next few years all the States put into effect approved plans for one or more of the categories. The maximum matchable amounts and the basis for matching have been changed several times since enactment of the original legislation. In 1950, Federal grants were made available for aid to permanently and totally disabled persons who are needy.

The Social Security Act also provided for grants-in-aid to the States for programs for maternal and child health services, services for crippled children, and child welfare services and increased the amount of Federal grants authorized for vocational re-

habilitation. Amendments to the Vocational Rehabilitation Act in 1943 greatly expanded that program but made inoperative the vocational rehabilitation provisions in the Social Security Act.

Public health.—The Social Security Act also provided Federal grants to the States to support general public health programs. Although some States and many localities had well-developed public health programs by the beginning of the thirties, many areas of the country had only partial services and many were without any organized health protection. It was estimated that no more than one-fourth of the counties in the Nation had full-time health departments and that no more than half the cities had the minimum essential health services. To stimulate State and local public health activities and to provide a financial basis for their extension, the Social Security Act authorized Federal grants of \$8 million annually. In 1944 the public health title (VI) of the Social Security Act was transferred to the Public Health Act adopted in that year. Federal grants-in-aid to the States for public health activities have subsequently expanded tremendously, both through an increase in the amounts authorized and through the enactment of new categorical grant programs (venereal disease control, 1938; tuberculosis control, 1944; mental health and hospital survey and construction, 1946; cancer control, 1947; and heart disease control and water pollution control, 1948). During World War II a program of emergency maternity and infant care for dependents of servicemen in the lower grades of the Armed Forces was carried out through Federal grants to the States provided under successive annual appropriation acts. Almost 90 percent of all public expenditures for health and medical care (excluding services to veterans) are, however, still made from State and local funds.

Veterans' programs.—The United States has from the beginning made special provisions for veterans that have become increasingly more generous over the years. Pensions were provided first to veterans disabled in service and then to widows and orphaned children of men who died

in service or as a result of service-connected injuries. Pensions have been paid after each war to veterans with non-service-connected disabilities—usually at a lower rate than the amounts paid in service-connected cases—and the qualifying basis has been liberalized. In the absence of a general social insurance system, it was perhaps to be expected that as large numbers of veterans reached the age when disabling infirmities become more frequent there would be strong pressures to liberalize eligibility for veterans' pensions. Such pressures have been stronger in periods of economic depression. Medical services available to veterans have also gradually expanded. Special medical and institutional care for those suffering from service-connected injuries are provided primarily in veterans' hospitals. Veterans with non-service-connected disabilities may also receive care at these hospitals if room is available and they sign a statement that they cannot afford to pay for the care elsewhere. Since World War II, the Veterans Administration has also paid for care obtained under approved arrangements by veterans with service-connected disabilities from private physicians and dentists in their home towns.

In recognition of the disadvantage suffered by many young men and women in the interruption of their education by military service, a new type of benefit was provided for veterans of World War II by the education program. This program provided for the payment of tuition and subsistence allowances for veterans taking courses in approved educational institutions. Millions of veterans took advantage of this opportunity, many of whom would have been unable to continue their education and training without this help from the Government. More than \$2 billion was spent for this program in each fiscal year from 1946-47 through 1950-51. By June 1951, over 7½ million veterans had entered training under the program. Another major new benefit provided to veterans of World War II was readjustment allowances—cash payments analogous to unemployment benefits and

paid through the State unemployment insurance agencies. More than 9 million veterans were tided over the period between discharge and reemployment in civilian life with the help of these benefits. Shortly after the close of 1951, the eligibility of most veterans of World War II to enter these programs had expired. In 1952, Congress made similar benefits available to veterans of the Korean action.

Social Welfare Expenditures

Information as to the amounts of money spent by all levels of government for social welfare programs before 1935 is not readily available. Shown below is one estimate,¹ made in the early thirties, of expenditures by all units of government for welfare activities—defined to include charitable institutions, outdoor relief, welfare departments, and part of health, hospital, and correctional expenditures (not otherwise defined) but to exclude expenditures for veterans.

Year	Amount (in thousands)	Percent of national income	Percent of total cost of government
1903	\$105,860	0.52	6.7
1913	182,587	.55	9.25
1915	230,044	.44	(1)
1923	372,291	.54	3.63
1928	535,459	.64	4.29

¹ Not computed, because total costs of government during World War I were abnormal.

These figures probably do not include expenditures under workmen's compensation programs or the few retirement systems for employees of State and local governments or (after 1920) of the Federal Government. The additional amounts would have been small.

Expenditures for public elementary and secondary schools increased substantially between 1900 and 1930. The dollar increases between 1910 and 1920 were primarily a reflection of changed price levels. In dollars of stable purchasing power, expendi-

tures for public education were almost twice as large in 1910 as in 1900 and more than twice as large in 1930 as in 1920. These increases reflected primarily the tremendous expansion of high school education that occurred after 1900 and again after the interruption of the war years.

Year	Total expenditures (in thousands)	Per capita	Per child aged 5-17
1900	\$214,965	\$2.84	\$10.04
1910	426,250	4.63	17.58
1920	1,096,151	9.80	37.37
1930	2,310,790	18.87	73.38

Expenditures for education were, roughly, around 1.5 percent of national income in the period 1903-18 and somewhat more than 2 percent in 1923 and 1928.²

Veterans' benefits represented about 1 percent of national income in 1923 and 0.8 percent in 1928. By 1929, therefore, total public expenditures for education, health, public aid, and veterans' benefits were taking about 4 percent of the national income. With the depression, the welfare expenditures of many of the large cities and some of the States first increased enormously and then fell off as the taxing and borrowing powers of the local units reached their limits. In 1933 the Federal emergency relief program began to take over the mounting load of support for the unemployed. Total expenditures for unemployment relief amounted to just under \$1 billion in 1933 and to almost \$2 billion in 1934. At the same time national income dropped, until in 1933 it was less than half what it had been in 1929.

Expenditures, 1937-51

Table 1 presents estimates of the total social welfare expenditures in the United States for civilian public programs for the fiscal years 1936-37 through 1950-51. For a number of years the Social Security Administration has compiled and published estimates of expenditures under civilian social security and related programs. This series has included social in-

² Based, for comparability, on national income figures computed from Heer's estimates given above.

surance and public assistance programs, public health and medical services, other welfare programs (for example, vocational rehabilitation and child welfare), and veterans' pensions and medical care. It has not included veterans' educational benefits or general education. The series has been revised from time to time; for the most recent revision, figures on a comparable basis have been available only for 1948-49, 1949-50, and 1950-51. The entire series has now been revised back to the fiscal year 1936-37 and at the same time expanded to include data on education and on all veterans' benefits.³ Preliminary estimates of all social welfare expenditures in the fiscal years 1949-50 and 1950-51 were presented in the October 1951 and December 1952 issues of the BULLETIN. These analyses included an estimate of Federal expenditures for public housing (\$602 million in 1950-51). Since it has not been possible to get satisfactory estimates of State and local expenditures for housing, however, the public housing program is not included in this historical series.

Between the fiscal years 1936-37 and 1950-51, total dollar expenditures by all levels of government for civilian social welfare programs as here defined, including veterans' programs, about tripled. A large part of the increase was, however, due to the decrease in the value of the dollar. When adjusted for price changes, social welfare expenditures increased only 64 percent over this 15-year period, and per capita expenditures increased only 40 percent (table 2). And when measured in relation to the national income or the gross national product, they were relatively smaller in the later year (table 3). Expenditures for all the programs except those for veterans represented 8.4 percent of the gross national product in 1936-37 and 5.8 percent in 1950-51.

There were considerable changes during the period in the relative importance of the different programs making up the total. Expenditures for veterans' benefits were more than

³ Advice and assistance were given by the Office of Education and the Veterans Administration in the preparation of estimates for these programs.

Table 1.—Social welfare expenditures in the United States under civilian public programs, fiscal years 1936-37—1950-51

[In millions]

Program	1936-37	1937-38	1938-39	1939-40	1940-41	1941-42	1942-43	1943-44	1944-45	1945-46	1946-47	1947-48	1948-49	1949-50	1950-51
Total															
Social insurance															
Social insurance	\$7,775.0	\$8,157.7	\$9,555.2	\$9,124.6	\$9,047.5	\$8,501.9	\$7,189.5	\$6,902.3	\$7,690.4	\$11,445.2	\$16,508.3	\$18,024.1	\$20,795.7	\$23,326.9	\$23,367.4
Old-age and survivors insurance	473.2	790.9	1,114.6	1,214.9	1,267.7	1,313.5	1,207.7	1,230.5	1,316.3	2,576.2	2,655.0	2,863.7	3,631.7	4,723.5	4,625.5
Public aid	3,449.9	3,266.0	4,232.9	3,701.9	3,482.8	2,738.5	1,484.1	1,036.2	1,037.7	1,149.2	1,440.4	1,700.4	2,087.1	2,528.8	2,583.3
Health and medical services ²	724.0	750.6	807.0	799.2	754.5	790.6	805.0	897.5	905.9	1,102.5	1,191.4	1,493.5	1,930.4	2,144.8	2,512.3
Other welfare services ³	115.6	116.1	126.5	132.1	154.5	159.6	155.6	179.7	213.7	246.0	278.4	326.5	370.7	421.9	496.5
Education	2,527.3	2,740.0	2,741.0	2,741.5	2,853.1	2,962.2	2,981.2	2,926.5	3,212.6	3,357.0	4,253.9	4,760.4	5,766.9	6,973.4	7,626.7
Veterans' programs ⁴	485.0	494.1	513.2	535.0	534.9	537.5	555.9	622.9	914.2	3,014.3	6,689.2	6,879.6	7,008.9	6,534.5	5,506.1
From Federal funds															
Total	\$3,160.6	\$2,899.4	\$3,770.2	\$3,202.0	\$3,294.8	\$2,924.3	\$2,122.0	\$1,962.4	\$2,336.2	\$4,532.2	\$8,565.7	\$8,602.6	\$9,358.8	\$9,523.1	\$9,632.5
Social insurance	121.8	243.2	303.2	350.1	430.9	480.6	525.7	626.8	705.4	858.4	1,116.7	1,314.3	1,580.0	1,911.7	2,717.4
Old-age and survivors insurance	(1)	5.4	13.9	28.1	91.2	137.0	176.8	217.2	266.8	357.9	466.4	559.1	660.5	784.1	1,568.5
Railroad retirement	1.5	82.5	108.6	115.7	124.1	129.1	133.2	136.5	143.7	154.4	177.6	227.3	282.5	304.4	321.0
Public employee retirement	96.5	98.5	101.0	107.5	113.6	119.0	122.4	164.9	184.8	193.3	256.0	306.9	354.7	433.7	555.2
Unemployment insurance and employment service	12.9	46.6	64.6	65.8	68.0	73.6	76.5	90.4	90.5	110.6	148.8	141.5	184.3	213.6	182.4
Railroad unemployment insurance															
Railroad temporary disability insurance															
Workmen's compensation	10.9	10.2	13.4	14.1	12.9	10.5	12.9	14.1	15.3	18.0	16.7	15.0	28.6	32.0	28.9
Public aid	2,482.5	2,079.2	2,859.2	2,304.3	2,150.6	1,661.4	753.5	432.3	427.4	448.1	615.9	722.5	939.5	1,095.8	1,187.7
Public assistance ⁵	7,135.3	201.4	231.4	279.4	333.5	373.5	395.0	409.6	417.6	446.0	615.9	722.5	939.5	1,095.8	1,187.7
Other ⁶	2,347.2	1,877.8	2,627.8	2,024.9	1,817.1	1,287.9	358.5	22.7	9.8	2.1					
Health and medical services ⁷	40.0	38.6	44.0	51.2	54.5	60.6	73.0	106.5	126.9	128.5	152.7	148.7	182.8	246.7	315.3
Other welfare services ⁸	4.0	4.3	9.6	9.9	20.8	22.0	32.7	47.4	69.7	73.3	96.2	93.1	100.8	112.1	144.0
Education	27.3	40.0	41.0	41.5	103.1	162.2	181.2	126.5	112.6	57.0	60.4	66.9	73.4	126.7	136.7
Veterans' programs ⁹	485.0	494.1	513.2	535.0	534.9	537.5	555.9	622.9	914.2	2,966.9	6,530.3	6,263.6	6,488.8	6,063.4	5,171.4
Pensions and compensation ¹⁰	413.0	419.2	433.7	447.8	453.1	452.6	467.6	520.5	755.9	1,265.7	1,830.6	1,910.7	1,963.2	2,002.8	2,120.8
Readjustment allowances									24.1	1,037.2	511.6	714.9	540.7	148.3	11.0
Health and medical services ¹¹	71.1	74.0	78.4	86.2	80.8	84.1	87.6	100.9	114.5	244.8	571.7	560.4	710.9	742.0	691.1
Education									9.7	362.7	2,251.1	2,619.8	2,818.7	2,680.1	2,020.5
Welfare and other ¹²	.9	.9	1.1	1.0	1.0	.8	.7	1.5	10.0	56.5	365.3	457.8	435.3	391.1	328.1
From State and local funds															
Total	\$4,614.4	\$5,258.3	\$5,785.0	\$5,832.6	\$5,752.7	\$5,577.6	\$5,067.5	\$4,939.9	\$5,334.2	\$6,914.0	\$7,942.6	\$9,421.5	\$11,436.9	\$13,803.8	\$13,734.9
Social insurance	351.4	547.7	811.4	864.8	836.8	832.9	682.0	612.7	610.9	1,717.8	1,538.3	1,549.4	2,051.7	2,811.8	1,925.1
Public employee retirement	129.0	135.0	142.0	147.0	151.0	161.0	174.0	187.0	198.0	216.0	236.7	256.5	276.0	299.5	336.0
Unemployment insurance and employment service	3.3	182.9	447.8	485.9	435.7	371.4	176.1	61.1	71.3	1,001.1	837.2	759.7	1,198.0	1,806.2	876.0
State temporary disability insurance															
Workmen's compensation ¹³	219.1	229.8	221.6	231.9	250.1	300.5	331.1	359.9	336.7	406.0	449.1	498.9	526.0	575.0	622.4
Public aid	967.4	1,186.8	1,393.7	1,397.6	1,332.2	1,077.1	730.6	603.9	610.3	701.1	824.5	977.9	1,147.6	1,433.0	1,395.6
Public assistance ¹⁴	662.1	807.2	892.1	888.0	770.1	687.3	615.4	603.9	610.3	701.1	824.5	977.9	1,147.6	1,433.0	1,395.6
Other ¹⁵	305.3	379.6	501.6	509.6	562.1	389.8	115.2	.8	4.7	4.9	4.7	15.3	34.3	51.7	69.1
Health and medical services	684.0	712.0	763.0	748.0	700.0	730.0	732.0	791.0	869.0	974.0	1,038.7	1,344.8	1,747.6	1,878.1	2,197.0
Other welfare services ¹⁶	111.6	111.8	116.9	122.2	133.7	137.6	122.9	132.3	144.0	172.7	182.2	233.4	269.9	309.8	382.5
Education	2,500.0	2,700.0	2,700.0	2,700.0	2,750.0	2,800.0	2,800.0	2,800.0	3,100.0	3,300.0	4,200.0	4,700.0	5,700.0	6,900.0	7,500.0
Veterans' programs										47.4	158.9	616.0	520.1	471.1	334.7

¹ Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities fiscal years cover various 12-month periods ended in the specified year.

² Includes hospital construction and medical research; excludes veterans' programs; excludes medical expenditures of the Military Establishment and the Atomic Energy Commission, and health and medical services provided in connection with public education, public assistance, workmen's compensation, and those subordinate to the performance of other functions such as those of the Civil Aeronautics Authority.

³ Represents vocational rehabilitation, child welfare services, school lunch program, and institutional care.

⁴ Preliminary estimates. Excludes Federal bonus payments, appropriations to Government life insurance trust fund, and accounts of several small revolving funds.

⁵ Less than \$50,000.

⁶ Old-age assistance, aid to dependent children, aid to the blind, aid to the permanently and totally disabled and, from State and local funds, general assistance.

⁷ Assistance payments only; administrative expenditures for 1936-37 through 1938-39 not available.

⁸ Work program earnings, subsistence payments, and other emergency aid programs.

⁹ Includes burial awards.

¹⁰ Includes hospital construction; through 1945-46 includes domiciliary care; from 1946-47 through 1950-51, domiciliary care included under "welfare and other."

¹¹ Vocational rehabilitation, specially adapted homes and autos for disabled veterans, counseling, beneficiaries' travel, loan guaranty and, beginning 1946-47, domiciliary care.

¹² Includes benefits payable under public law by employers and private insurance carriers; excludes administrative expenditures.

12 times as large in 1949-50 as in 1936-37. By the fiscal year 1950-51, after the new veterans' benefits for education and readjustment allowances had passed their peak, expenditures for veterans began to decline. Even in that year, however, they amounted to \$5.5 billion or 1.8 percent of the total product output of the economy. The relative importance of the education and readjustment allowance programs in total expenditures for veterans during the past few fiscal years is indicated in the following tabulation.

Fiscal year	Adjusted per capita expenditures (1935-39 = 100)		Benefits as percent of gross national product	
	Education and readjustment allowances	All other veterans' benefits	Education and readjustment allowances	All other veterans' benefits
1944-45	(1)	\$5	(2)	0.4
1945-46	87	8	0.7	.7
1946-47	17	13	1.7	1.3
1947-48	13	15	1.4	1.4
1948-49	13	14	1.3	1.4
1949-50	11	14	1.0	1.1
1950-51	7	13	.7	1.1

¹ Less than \$0.50.

² Less than 0.05 percent.

The figures used in this analysis exclude Federal bonus payments to World War I veterans, appropriations to Government life insurance trust funds, and the accounts of several small revolving funds—for instance, a fund for the operation of canteens in veterans' facilities. The bonus payments—adjusted service certificates—are more in the nature of deferred compensation than of insurance or welfare benefits, and it has therefore seemed preferable not to include them in this analysis. The amounts appropriated from general revenues to cover the extra risk costs of Government life insurance policies should properly be included. The available data relate, however, to the amounts transferred to the Government life insurance trust fund each year, and since these transfers have been concentrated in a few years and cover both past and future payments to veterans' survivors, their inclusion would distort the analysis. During the period 1936-37 through 1950-51, a total of \$4.9 billion was appro-

priated from general revenues for this purpose.

The steadiest growth, during the period under review, occurred in social insurance payments, as the programs established by the Social Security Act came into operation. In the year ended June 30, 1937, only one State (Wisconsin) was paying unemployment benefits. Expenditures for unemployment insurance in the other States were primarily for the operation of the employment service and the collection of contributions. The amounts spent for old-age and survivors insurance and the railroad retirement system were also incurred in setting up the programs. These expenditures together with benefit payments under the special retirement systems for government employees (Federal, State, and local) and under workmen's compensation programs amounted to \$473 million or 0.5 percent of the gross national product in that year.

Old-age and survivors insurance benefits were first payable in January 1940. The total payments increased from year to year as an increasing proportion of persons aged 65 and over acquired insured status, and as more of the workers who died leaving young children had insurance protection. Because of the failure to change the benefit amounts in line with changes in the value of the dollar, the old-age and survivors insurance benefits were less important in relation to the total national income than the increases in dollar amounts would suggest, particularly in the period from 1945-46 through 1949-50.

The 1950 amendments of the Social Security Act, in addition to extending the coverage of the program, restored the benefits to about the same level of adequacy or purchasing power they had had in 1939. These increases are reflected in expenditures for the fiscal year 1950-51. The 1952 amendments again liberalized benefit amounts to take account of further increases in price and wage levels above those of 1950. At the present time, old-age or survivor benefits are being paid to some 5 million persons. These beneficiaries include more than one-third of all persons aged 65 and over who are not

employed or the wives of earners. There still remain, however, many older persons who had had no opportunity to acquire insured status before retiring (or whose husbands had not been covered before their death). As the program matures, a smaller and smaller proportion of aged persons will be in this situation. This development, together with the increasing proportion of older persons in the population, will result in substantial future increases in expenditures for benefits under this program.

Unemployment benefits accounted for a substantial part of all social insurance expenditures from 1938-39 to 1940-41, and again in 1945-46, 1948-49, and 1949-50. These payments fluctuate more sharply than any other social insurance payments. Since they increase when employment and total wage payments fall, and decline in periods of high employment and earnings, unemployment benefits show even larger swings relative to total national income than in absolute dollar amounts. As a result, of course, they can have an important stabilizing effect on total consumer incomes. Old-age and survivors insurance and other retirement system benefits also increase somewhat when employment falls off, as older workers who would have continued to work even though they had insurance rights are forced out of employment and fall back on their benefits. The more important aspect of old-age and survivors insurance benefits, however, is the steady income they provide to groups who cannot or should not be forced to work but who should share in the current output of the economy.

The social welfare expenditures that have shown the sharpest decline over the past 15 years are those for public aid. Practically every State took advantage of the Federal grants provided under the Social Security Act and established programs for old-age assistance, aid to dependent children, and aid to the blind on a State-wide basis. At the same time, however, the termination of the emergency unemployment relief programs (in 1942) and the high levels of employment during and after the war caused total expenditures for public aid to drop from 4 percent of

Table 2.—Social welfare expenditures adjusted for price changes and adjusted expenditures per capita and for education per child aged 5-17, fiscal years 1937-51¹

[1935-39 = 100]

Fiscal year	Adjusted social welfare expenditures (in thousands)	Adjusted per capita expenditures						Education
		Total	Social insurance	Public aid	Health and medical services	Veterans' programs	Education	
							Per capita	Per child aged 5-17
1936-37	\$7,667.7	\$60	\$4	\$26	\$6	\$4	\$19	\$81
1937-38	7,997.7	62	6	25	6	4	21	88
1938-39	9,517.1	73	9	32	6	4	21	91
1939-40	9,070.2	69	9	28	6	4	21	91
1940-41	8,674.5	66	9	25	6	4	21	93
1941-42	7,464.4	57	9	18	5	4	20	90
1942-43	5,715.0	44	7	9	5	3	18	83
1943-44	5,135.6	40	7	6	5	4	17	77
1944-45	5,489.2	43	7	6	6	5	18	81
1945-46	7,728.0	58	13	6	6	15	17	80
1946-47	10,253.6	73	12	6	5	30	19	92
1947-48	10,424.6	72	12	7	6	28	19	93
1948-49	11,795.6	81	14	8	7	27	22	109
1949-50	13,164.2	88	18	10	8	25	26	128
1950-51	12,590.2	84	17	9	9	20	27	130
Percentage change, 1950-51 from 1936-37	+64.2	+40.0	+325.0	-65.4	+50.0	+400.0	+42.1	+60.5

¹ Per capita figures relate to total civilian population of the continental United States as of December.

the gross national product in the fiscal year 1936-37 to 0.8 percent in 1950-51. In dollars of stable purchasing power, public aid expenditures have decreased 59 percent in total amount and 65 percent in expenditures per capita (table 2).

Public expenditures for civilian health and medical services, like all other social welfare expenditures except those for veterans, decreased as a percent of gross national product during the war years. By the fiscal year 1950-51, the Nation was again spending as large a proportion—0.8 percent—of its national output for publicly supported health and medical services for civilians (other than veterans) as in 1936-37.

While the total dollar expenditures for education almost doubled even in dollars of stable purchasing power and adjusted expenditures per child aged 5-17 increased about 60 percent, a smaller proportion of the total national output was devoted to the construction and operation of public schools in the year ended June 1951 than was being spent for this purpose in each of the fiscal years from 1936-37 through 1939-40. This contrast is the more striking in view of the tremendous backlog of need for new and additional classrooms and teachers arising from the neglect of school

building during the depression and the war and from the great increase in the number of children entering or about to enter school as a result of the high birth rates of the war and postwar years.

Federal, State, and Local Expenditures

As was indicated earlier, most social welfare programs in the United States have been and are administered by the States or localities. Care for veterans, however, has always

been accepted as primarily a responsibility of the Federal Government. Also, it was recognized in 1935, by the public and by Congress, that a basic old-age and survivors insurance system could be effective only if it were a national system that could cover individuals throughout their working lives—wherever they lived and were employed. Many of the emergency relief programs of the thirties also were Federal programs.

The national interest in public health, in public assistance, in education, and in other welfare services has been expressed primarily in Federal financial aid to the States and localities rather than in direct Federal operation of programs. About \$1.7 billion of the Federal funds spent for social welfare purposes in 1950-51 was in the form of Federal grants-in-aid to the States or localities. All the Federal expenditures for public assistance and for unemployment insurance and employment service except the administrative costs of the Federal agencies administering the grant programs were paid as Federal grants to the States. A substantial share of the Federal expenditures for general health and medical services, for education (primarily grants for vocational education and for school buildings in defense-affected areas), and for other welfare services also took the form of Federal grants.

In the year 1950-51, almost 60 percent of all social welfare expendi-

Table 3.—Social welfare expenditures under civilian public programs in relation to gross national product, fiscal years 1936-37-1950-51

Fiscal year	Social welfare expenditures as percent of gross national product							
	Total expenditures	Veterans' programs	All programs other than veterans ¹					
			Total	Social insurance	Public aid	Health and medical services	Education	Other welfare services
1936-37	9.0	0.6	8.4	0.5	4.0	0.8	2.9	0.1
1937-38	9.3	.6	8.8	.9	3.7	.9	3.1	.1
1938-39	10.9	.6	10.3	1.3	4.8	.9	3.1	.1
1939-40	9.5	.6	8.9	1.3	3.8	.8	2.8	.1
1940-41	7.9	.5	7.5	1.1	3.1	.7	2.5	.1
1941-42	5.9	.4	5.5	.9	1.9	.5	2.1	.1
1942-43	4.0	.3	3.7	.7	.8	.5	1.7	.1
1943-44	3.4	.3	3.1	.6	.5	.4	1.4	.1
1944-45	3.6	.4	3.2	.6	.5	.5	1.5	.1
1945-46	5.4	1.4	4.0	1.2	.5	.5	1.6	.1
1946-47	7.4	3.0	4.4	1.2	.6	.5	1.9	.1
1947-48	7.3	2.8	4.5	1.2	.7	.6	1.9	.1
1948-49	8.0	2.7	5.3	1.4	.8	.7	2.2	.1
1949-50	8.6	2.4	6.2	1.7	.9	.8	2.6	.2
1950-51	7.6	1.8	5.8	1.5	.8	.8	2.5	.2

Table 4.—Social welfare expenditures, percent from Federal funds, percent from State and local funds and percent for programs administered by States or localities,¹ fiscal years 1936-37-1950-51

Fiscal year	Total social welfare expenditures			Social welfare expenditures for programs other than veterans'		
	Percent from Federal funds	Percent from State and local funds	Percent for programs administered by States or localities	Percent from Federal funds	Percent from State and local funds	Percent for programs administered by States or localities
1936-37	40.7	59.3	61.8	36.7	63.3	65.9
1937-38	35.5	64.5	68.2	31.4	68.6	72.6
1938-39	39.5	60.5	64.2	36.0	64.0	67.9
1939-40	36.1	63.9	68.1	32.1	67.9	72.4
1940-41	36.4	63.6	68.6	32.4	67.6	72.9
1941-42	34.4	65.6	71.6	30.0	70.0	76.4
1942-43	29.5	70.5	77.4	23.6	76.4	83.8
1943-44	28.4	71.6	79.3	21.3	78.7	87.2
1944-45	30.6	69.4	76.6	21.3	78.7	86.9
1945-46	39.6	60.4	65.7	18.6	81.4	88.6
1946-47	51.9	48.1	53.6	20.7	79.3	88.5
1947-48	47.7	52.3	58.0	21.0	79.0	88.3
1948-49	45.0	55.0	61.1	20.8	79.2	88.4
1949-50	40.8	59.2	66.0	20.6	70.4	88.9
1950-51	41.2	58.8	66.0	25.0	75.0	84.4

¹ Benefit payments under State workmen's compensation programs classified in this table as expenditures from State and local funds; percent for programs administered by States and localities represents expenditures from State and local funds plus Federal grants-in-aid to the States or localities for social welfare programs, but excludes seamen's unemployment benefits and veterans' readjustment allowances (programs administered by the State unemployment insurance agencies as agents of the Federal Government).

tures were from State and local funds and 66 percent were made for programs administered by the States or localities (table 4). For social welfare expenditures other than those for veterans' programs, 75 percent were from State and local funds, and 84 percent were for programs administered by the States or localities.

In the period under review, social welfare expenditures have accounted for a far larger share of all State and local government expenditures than of Federal expenditures for all purposes (table 5). The contrast was especially marked, of course, during the war years. In 1950-51, State and local expenditures for social welfare accounted for 60 percent of all State and local expenditures, with education taking 34 percent. Federal funds used for social welfare programs represented 21 percent of all Federal expenditures, with the veterans' programs accounting for 11.1 percent and the other programs for 9.7 percent of total Federal expenditures.

Government expenditures, as used here, include expenditures from social insurance trust funds—built up through earmarked contributions made by insured persons or their employers—as well as the regular budgetary expenditures from general revenues. These trust fund expenditures have become an increasingly

important part of the total. In 1936-37, almost 99 percent of all social welfare expenditures were from general revenues and a little over 1 percent from trust funds. In 1950-51, about 15 percent of all social welfare expenditures and 23 percent of the Federal expenditures came from social insurance trust funds. Federal expenditures from general revenues for social welfare programs other than the veterans' programs represented a little less than 5 percent of the total Federal budget (from general revenues) in 1950-51.

Welfare Expenditures and the National Economy

In almost every major area of social welfare, there remain large and important unmet needs. With respect to health, the recent report of the President's Commission on the Health Needs of the Nation⁴ has highlighted the need and opportunity for further expansion in medical facilities and personnel, in medical research, in public health activities, and in the development of arrangements whereby every member of society is assured of access to needed medical services. Although much of what needs to be done to make

⁴ Building America's Health: A Report to the President . . . Volume 1, Findings and Recommendations, December 1952, 80 pp. (H. Doc. 55, 83d Cong., 1st sess.)

modern medical care and health services universally available in this country may be done privately, a considerable expansion in public expenditures would also be required. The Commission recommended more than doubling Federal expenditures for health (including present medical care expenditures for veterans); it proposed specific additional Federal expenditures of about \$1 billion a year apart from recommended grants to the States to make tuberculosis, mental disease, and chronic illness facilities available to the entire population without a means test. Such increased Federal expenditures would entail a substantial expansion of expenditures by State and local governments as well.

The great bulk of medical care expenditures at present are private expenditures for personal medical care. In 1951 consumers spent about \$8.8 billion privately for this purpose, while private funds for hospital construction and philanthropic and in-

Table 5.—Social welfare expenditures as percent of government expenditures for all purposes,¹ fiscal years 1936-37-1950-51

Fiscal year	Social welfare expenditures as percent of government expenditures for all purposes	Social welfare expenditures from Federal funds as percent of Federal Government expenditures for all purposes		Social welfare expenditures from State and local funds as percent of State and local government expenditures for all purposes ²
		All programs	All programs other than veterans'	
1936-37	47.4	40.4	34.2	54.0
1937-38	50.3	41.2	34.1	57.6
1938-39	50.3	41.7	36.0	58.4
1939-40	46.9	35.4	29.7	57.8
1940-41	38.2	24.3	20.3	58.1
1941-42	18.8	8.5	6.9	57.0
1942-43	7.7	2.7	2.0	54.1
1943-44	6.3	2.1	1.4	54.0
1944-45	6.8	2.4	1.5	56.7
1945-46	15.3	7.4	2.6	58.1
1946-47	29.9	21.4	5.1	54.4
1947-48	33.0	24.9	6.8	52.1
1948-49	33.0	22.9	7.0	53.2
1949-50	35.2	23.1	8.4	56.5
1950-51	33.4	20.8	9.7	59.6

¹ Expenditures from general revenues and from social insurance trust funds; because a substantial portion of non-Federal workmen's compensation payments are made through private insurance carriers, they have been omitted in computing percentages relating to total and to State and local government expenditures.

² State and local government expenditures include expenditures from State accounts in the unemployment trust fund but exclude Federal grants-in-aid.

dustrial expenditures for medical care (other than workmen's compensation payments) amounted to about \$1 billion. If health insurance or any other arrangement for the prepayment of medical bills through public programs were to be adopted, the amount of public expenditures for medical care would increase greatly, but the amount spent privately would decrease by almost the same amount. Since health insurance or any publicly supported prepayment program would enlarge the opportunities of lower income groups and others to obtain medical care, it would result in some increase in the total share of the national income used for health and medical services.

In the field of education, present and future needs are also great. On the basis of a recent survey of school building needs, conducted at the request of Congress, the Office of Education has estimated that to construct the public school facilities needed this year to relieve overcrowding and replace obsolete buildings would cost \$10.7 billion. Both the school housing shortage and the need for additional teachers will become more acute each year for at least the next decade if the aim is simply to keep up with present standards of elementary and secondary education. Adequate provision of special types of education for the young children of working mothers, for handicapped or especially gifted children, and for adults who want to continue their education would require still further efforts. And if all individuals are to have an opportunity of making their maximum contribution, and the Nation is to be assured of the trained scientists and other professional people it needs, expenditures for higher education would need to be on about the same scale as the expenditures made during the past few years under the veterans' educational benefits program.

Private expenditures for education in the fiscal year 1950-51 were about \$1.7 billion, with somewhat over half this total used for higher education. About the same percent of the gross national product (0.6) was spent privately for education and research in 1936-37 as in 1950-51. It has been estimated that for every young man

or woman in college or advanced university training today, there is another capable of profiting from such education but without the means to get it. If higher education is to be made generally and effectively available to all qualified young persons, it will have to be primarily as a result of an expansion of public expenditures.

The social insurance programs to maintain income are, also, less than adequate. There is widespread agreement on the desirability of extending the coverage of old-age and survivors insurance to all gainfully occupied persons now excluded. Proposals have been made for maturing the system rapidly by paying a minimum insurance benefit to all aged persons who have retired, whether or not they have a record of actual coverage under the program. One of the major gaps in our present social security programs is the lack of insurance protection in the event of temporary or permanent disability from non-work-connected causes. There will always be need, also, for periodic reconsideration of the level of support that is being provided through social insurance to persons who are not able to depend for support on current earnings.

While it is to be hoped and expected that the total expenditures for public aid will decrease as the social insurance programs develop, it must be recognized that residual need is now being met with different degrees of adequacy in different parts of the country. Additional expenditures would be needed today in many States if public assistance payments were to be made at the level that the State itself has determined to be needed. Even if full employment is maintained for those who are able to work, and the present social insurance program is rounded out, there will always be some individuals and families with no member able to work or with special needs that cannot be met through social insurance, and for whom public assistance should be available.

The special welfare services provided under the vocational rehabilitation program and under the maternal and child health and child welfare programs are today reaching only a

small proportion of the persons who could benefit by them. Expansion of these programs is limited by lack of trained personnel as well as by lack of funds. They are the kind of programs, however, into which an increasingly productive society may decide to channel more of its resources.

There is no fixed measure of the portion of its current output that a highly developed Nation can or should devote to health, education, social security, and related welfare services. Even in the face of heavy defense expenditures, the United States could certainly have devoted to these purposes more than it spent for them in 1950-51. The larger possibility for programs to improve health and to support education and social security comes, however, from the increasing productivity of the economy. Just as this productivity has been the source of the Nation's rising standard of living in the past, so it can be in the future. And while a rising standard implies new products and more goods, it also means more services, better health, greater security for those who are not currently producers, more training and education. A fairly conservative estimate of the probable future expansion of the economy—assuming an annual increase in productivity per man-hour about equal to the average over the past 40 or 50 years—would suggest that the gross national product in 1960 might be about \$425 billion and in 1975, about \$600 billion, compared with \$329 billion in the calendar year 1951, in dollars of stable value.⁵ If public expenditures for social welfare purposes merely maintained the same relative importance compared with all other uses of the national product, they would in 1960 on these assumptions be over \$8 billion more than they were in 1950-51. But when defense spending levels off, there will be both opportunity and need for directing not merely the same proportion but relatively more of the Nation's resources and efforts to these ends.

⁵ For a recent analysis of possible future adjustments to an expanding economic output, see Gerhard Colm, *The American Economy in 1960*, National Planning Association (Planning Pamphlets, No. 81), 1952.

Long-Range Trends in Old-Age Assistance

by ROBERT J. MYERS*

WHEN the Social Security Act was adopted in 1935, two programs for providing economic security for persons aged 65 and over were established—old-age insurance and old-age assistance. The insurance program provided for benefits on retirement to workers engaged in certain categories of employment. Subsequent legislation advanced the beginning date for payment of the monthly insurance benefits, broadened coverage, and liberalized the eligibility conditions so that a greater proportion of the aged could qualify.

Under the 1935 act, individuals aged 61 or over on January 1, 1937, could not qualify for monthly old-age insurance benefits, which were scheduled to begin in 1942. At the outset, therefore, the assistance program was intended to take care of persons who were already past age 65 and those who would reach that age in the next few years. In the long-range future, however, old-age assistance would still be expected to play an important role because the coverage under the insurance program was by no means universal. Even if coverage had been made universal and the benefits high enough so that no great number of insurance beneficiaries would need supplementary assistance, there would still have been a large group likely to need aid when they reached age 65. These were the men and women, formerly employed, who were under age 65 in 1937 and who had permanently withdrawn from the labor market (principally because of disability), the wives of such men, and widows whose husbands had died before 1937. These persons could not possibly meet the eligibility requirements for insurance benefits established by the 1935 act.

The Committee on Economic Security, which made the studies underlying the Social Security Act, prepared long-range estimates of the number of persons who would be

eligible for old-age assistance and the cost of the program on the basis of varying assumptions. The estimates made on the assumption that no old-age insurance system would be established are contained in *Social Security in America, the Factual Background of the Social Security Act as Summarized from Staff Reports to the Committee on Economic Security*.¹ The consulting actuaries of the committee believed that the number of recipients and the expenditures for assistance would be appreciably higher than did the technical staff members. Accordingly, two sets of estimates were developed by the actuarial staff—one based on assumptions made by the actuaries and the other on those made by the technical staff. The estimated numbers of recipients for selected years are shown below.

[In thousands]

Year	Number of recipients under assumptions of—	
	Actuaries	Staff
1936	897	897
1940	2,746	1,580
1950	4,675	3,153
1960	6,801	5,304
1980	8,501	6,800

Cost estimates for the old-age assistance program under the assumption of the establishment of an old-age insurance plan were not directly published but are available in staff reports; the estimates differ, of course, depending upon the type of coverage of the insurance plan considered. For the plan finally established, summary figures were published, for several illustrative years, for the Federal share of expenditures (based on assumed constant dollar grants into the future).² The esti-

mates are shown in the following tabulation.

Year	Old-age assistance expenditures under assumptions of—	
	Actuaries	Staff
1936	\$137	\$72
1940	418	199
1980	701	301

These figures indicate that the payments to old-age assistance recipients and, correspondingly, the number of such recipients, would rise for many years instead of reaching a peak shortly before old-age insurance payments began. The expected trend is further indicated in the year-by-year figures on the number of recipients developed by the Committee on Economic Security (table 1).

The actual experience to date may be compared with these two early estimates. Such comparison is not completely valid because of a number of changes that have been made in the old-age insurance plan, such as the amendments broadening coverage and liberalizing eligibility conditions. Demographic experience, furthermore, has differed significantly from the estimates. There are apparently far more aged persons in the population today than were estimated in 1935. The 1950 Census reported 12.3 million persons aged 65 and over, as compared with the 1950 estimate of 10.9 million made by the Committee on Economic Security. The economic status and eligibility status under old-age and survivors insurance of today's aged population have also been significantly affected by the unusual extent of labor-market participation by older workers during World War II. Despite these limitations, a broad and general comparison will yield some interesting facts.

Table 1 compares the estimated and actual numbers of old-age assistance recipients for 1936 through 1952 and, in addition, shows the estimates

¹ Social Security Board Publication No. 20, 1937, table 44, p. 194.

² O. C. Richter and W. R. Williamson, "The Social Security Act of 1935 and the Work of the Committee on Economic Security," *Transactions, Actuarial Society of America*, 1935, p. 307.

* Chief Actuary, Social Security Administration.

Table 1.—Comparison of actual number of old-age assistance recipients, 1936-52, and Committee estimate, various future years¹

Year of operation ²	Number of recipients (in thousands)		Ratio (percent) of estimates to actual number		
	Actual ³	Assumptions of		Actuaries	Staff
		Actuaries	Staff		
1936	786	897	897	114	114
1937	1,393	1,367	1,046	94	75
1938	1,710	1,765	1,200	103	70
1939	1,861	2,287	1,372	123	74
1940	1,990	2,746	1,580	138	79
1941	2,185	2,835	1,580	130	72
1942	2,252	2,958	1,579	131	70
1943	2,165	3,082	1,584	142	73
1944	2,081	3,125	1,578	150	76
1945	2,035	3,311	1,600	162	79
1946	2,117	3,397	1,624	160	77
1947	2,280	3,516	1,649	154	72
1948	2,407	3,590	1,669	149	69
1949	2,643	3,662	1,682	139	64
1950	2,797	3,813	1,750	136	63
1951	2,719	3,874	1,785	142	66
1952	2,611	3,941	1,827	151	70
1955	4,275	2,056	—	—	—
1960	4,533	2,582	—	—	—
1970	4,416	2,497	—	—	—
1980	4,606	2,392	—	—	—

¹ Committee estimates based on assumption of existence of old-age insurance plan as enacted in 1935. Data for continental United States, Alaska, and Hawaii.

² From February of year shown through January of next year.

³ Figure for July of given year. Includes data only for States with plans administered with Federal financial participation. Includes a small number of persons under age 65 for whom Federal financial participation is not involved (roughly 4,000 in July 1952).

for several future years. Under the assumption of the actuaries, the number of recipients rises for about the first 20 or 25 years of the program's operation and then levels off at about 4½ million. The figures are, of course, too high in view of the coverage extension and eligibility liberalizations that have occurred in the old-age and survivors insurance program since the original act was adopted. If these changes could have been taken into account, the estimates would be materially lower. Under the assumptions of the staff, the assistance roll likewise increases steadily for the first 20 or 25 years of operation, reaching a peak of about 2½ million and decreasing slowly thereafter.

It was estimated that during the period 1936-80, however, the total aged population would more than double itself. Accordingly, the more or less level trend in the number of recipients anticipated for the years

after 1960 really represents a declining trend relative to the total aged population. The Committee's estimates for old-age recipients relative to the estimated population are given below.

Year	Recipients as percent of population aged 65 and over under assumptions of—	
	Actuaries	Staff
1936	12	12
1940	33	19
1945	35	17
1950	35	16
1955	35	17
1960	33	19
1970	29	17
1980	27	14

The actual experience has fallen more or less midway between the two estimates. From 1940 on, the actuaries' estimate of the number of old-age assistance recipients was 30-60 percent higher than the number shown by the actual data. The estimate of the staff for this period, on the other hand, was 20-35 percent less than the actual experience. For 1950, before the effect was felt of the 1950 amendments to the old-age and survivors insurance system, the estimate of the actuaries was about 1 million higher than the number of persons who received old-age assistance, while the estimate of the staff was too low by almost exactly the same amount. Since 1950, the data based on actual experience have shown a downward trend because of the liberalization made in the old-age and survivors insurance program by the 1950 amendments and, accordingly, have approached closer to the staff estimate.

While table 1 gives the trend in the absolute numbers of recipients, these figures do not tell the entire story. It is perhaps more significant to compare the number of recipients relative to the total aged population, which has grown substantially over the decade and a half that the old-age assistance program has been operating.

Table 2 compares recipients of old-age assistance and the total population aged 65 and over from 1936 through 1952. For the first 2 years, as the program got into operation, the ratio of recipients (as of July of each

Table 2.—Relation of old-age assistance recipients to total population aged 65 and over¹

Year	Old-age assistance recipients ² (in thousands)	Population aged 65 and over ³ (in thousands)	Recipients as percent of population aged 65 and over
1936	786	8,050	9.8
1937	1,393	8,250	16.9
1938	1,710	8,500	20.1
1939	1,861	8,750	21.3
1940	1,960	9,000	22.1
1941	2,185	9,300	23.5
1942	2,252	9,600	23.4
1943	2,165	9,900	21.9
1944	2,081	10,200	20.4
1945	2,035	10,500	19.4
1946	2,117	10,850	19.5
1947	2,280	11,200	20.4
1948	2,407	11,550	20.8
1949	2,643	11,950	22.1
1950	2,797	12,350	22.6
1951	2,719	12,750	21.3
1952	2,611	13,150	19.9

¹ Data for continental United States, Alaska, and Hawaii.

² Figure for July of given year. Includes data only for States with plans administered with Federal financial participation. Includes a small number of persons under age 65 for whom Federal financial participation is not involved (roughly 4,000 in July 1952).

³ Based on various estimates of the Bureau of the Census, with the figures for 1941-49 adjusted upward to reflect the excess of the 1950 Census figure over the figure for 1950 projected from the 1940 Census. The 1952 figure is a rough preliminary estimate. All figures rounded to nearest 50,000.

year) to the aged population rose sharply—from about 10 percent in 1936 to about 20 percent 2 years later. The ratio then began to go up slowly until in both 1941 and 1942 a peak of about 23½ percent was reached. There was a slight decline, to 19½ percent, in 1945 and 1946, followed by the rise to 22½ percent in 1950. Following the 1950 amendments the number of recipients declined, and accordingly the ratio of recipients to the aged population decreased even more rapidly, falling to slightly less than 20 percent in 1952.

One further point may be mentioned. It has sometimes been asserted that, if no new old-age assistance recipients were added to the rolls, within a decade there would be no old-age assistance rolls. This conclusion is based on the fact that the average life expectancy of recipients of old-age assistance is about 8-10 years. Life expectancy is, however, an average figure, with some persons dying before the 8- to 10-year period elapses and others living well beyond that time. What life expectancy really

(Continued on page 27)

Temporary Disability Insurance: The California Program

by MARGARET M. DAHM*

Of the four State programs of temporary disability insurance, the California plan, established in 1946, is the second oldest; it was the first to provide for participation by private carriers. The article that follows, continuing the Bulletin series on temporary disability insurance,¹ reports on the development and operations of the California program.

THE California program of temporary disability insurance pays cash benefits, designed to compensate for part of the wage loss incurred, to insured workers who are unemployed because of disability and who are not entitled to workmen's compensation. The disability may be either physical or mental; if it prevents the worker from doing his customary or most recent work, he may receive benefits under the program.

The California legislation establishing temporary disability insurance was enacted in 1946 as an amendment to the unemployment insurance law. California was preceded only by Rhode Island in providing this type of protection for its workers. Since its enactment, the temporary disability insurance law has been significantly liberalized—both in the maximum benefits payable and in the conditions for receipt of benefits.

In California, the two programs—temporary disability insurance and unemployment insurance—are administered by the State Department of Employment, both cover the same workers, and both, generally, use the same benefit formula, although the

maximum weekly payment for disability is now higher than that for unemployment insurance. The law governing temporary disability insurance, unlike that for unemployment insurance, permits the substitution of an approved private plan for State coverage. In June 1951, almost half the 2.8 million workers in the State were covered by private plans.

Collection of contributions began May 21, 1946, and the first benefits were payable December 1, 1946. Through June 30, 1952, the State plan had collected nearly \$249 million in contributions from workers and had paid out about \$128 million in benefits. Comparable data on collections and payments under private plans are not available.

In 1951—the most recent year for which data are available—California workers paid \$77 million in premiums for temporary disability insurance to the State and to approved private plans. Benefits amounting to about \$49 million were paid in compensation for 1.9 million weeks of disability; another \$6 million was paid in additional benefits to hospitalized claimants.

Coverage

All workers covered by the State unemployment insurance law are covered for disability insurance purposes. Coverage includes workers in firms with a quarterly payroll in excess of \$100, except those excluded by the definition of employment—principally workers in government, in nonprofit religious, charitable, or educational organizations, in domestic service, and in agriculture.

Individuals who depend on spiritual means for healing can elect not to pay taxes and not to receive benefits, or they can have religious practitioners certify to their disability.

Private-Plan Requirements

Employers subject to the law, or a majority of their employees, may request substitution of a private plan for State coverage. The private plans, which may be insured with a recognized insurance carrier or be self-insured by the employer, must meet certain statutory requirements to be accepted as substitutes for the State fund. To be approved, a private plan must be open to all employees in the establishment and must be accepted by the employer and a majority of the employees. Each individual worker must be free to choose between the State plan and the private plan. The private plan must provide rights greater than those under the State plan at no greater cost to the worker. There are other conditions of approval designed to ensure, as far as possible, that the workers covered by private plans will actually receive their benefits.

The approval of a plan or plans, moreover, must not result in a substantial selection of risks adverse to the State fund. This stipulation was intended to counteract the tendency of groups with the lowest relative disability rates, comprising the best insurance risks, to contract out to private plans, leaving the poorest risks for the State fund to insure.

The measure used by California to prevent adverse selection is the proportion of women covered under all plans, currently in effect, written by each insurance company. Women, who make up approximately 30 percent of the total labor force, must represent at least 20 percent of the workers covered by the contracts of each insurance company. Plans that would bring the percentage of women

* Division of Program Policy and Legislation, Unemployment Insurance Service, Bureau of Employment Security, Department of Labor. For a more detailed report on the California program, see *California Disability Insurance Program* (Department of Labor, Bureau of Employment Security), March 1952, 83 pp.

¹ See Alfred M. Skolnik, "Temporary Disability Insurance Laws in the United States," *Social Security Bulletin*, October 1952.

covered by the contracts of a single company below 20 will not be approved. If through termination of a plan or plans, an insurer's coverage of women falls below 20 percent, the company has 6 months to bring the proportion up to 20 percent or more. If the insurer fails to take such action, the agency may withdraw approval of all plans insured by that company.

In June 1951 the law applied to 239,700 employers with 2.8 million workers. Only 36,600 employers—15 percent of the total—had approved private plans, but those plans covered almost half the workers subject to the law. In June 1950 (the last date for which size-of-firm data are available), there were 32,202 approved private plans—10,514 of them in firms with four or fewer workers and 1,647 in firms with 100 or more workers. The large firms, however, included 63 percent of all workers covered by private plans.

Financing

The disability insurance benefits and administrative costs are both financed by an employee tax of 1 percent on the first \$3,000 of annual wages. This tax replaced a similar employee tax that had been required under the unemployment insurance law. When private-plan protection has been substituted for that of the State fund, no disability insurance contribution to the State fund is required from workers.

Growth of private plans caused contributions to the State fund to decline each year before 1951. In 1951, contributions to the State fund increased because total covered

employment increased at a higher rate than private-plan coverage. The proportion of contributions paid out in benefits increased through 1950 but decreased in 1951 (table 1). Because of more liberal benefit provisions that became effective in January 1952, the benefit expenditures will constitute an even greater proportion of contributions for that year.

The fund is, however, amply solvent. At the end of October 1952, the reserve balance available for payment of benefits was more than \$121 million; an additional \$117 million in the unemployment trust fund was available, under Federal and State laws, for payment of disability benefits.²

Private plans cannot require a worker contribution higher than 1 percent. Although a lower rate is permitted, almost all private plans do provide for a 1-percent employee contribution. A private plan can provide for a rate in excess of 1 percent, with the excess paid by the employer, but no information is available regarding actual experience on this point.

Though data on the actual amount of contributions paid to private plans are not available, the amount that would have been contributed at a rate of 1 percent of wages has been computed (table 2).

Before the 1951 amendments to the State law, not more than 5 percent of the contributions could be used for payment of the program's administrative expenses. Under the present law the amount available for administration is whatever the State Director of Finance considers necessary.

The 5-percent allowance provided adequate administrative funds in the early years of the program. The proportion of taxable payrolls covered by private plans has increased, however, more than the State's workload has decreased. Consequently, administrative costs now represent a higher proportion of State contributions. For 1951, for example, administrative ex-

penditures, including the cost to the State of supervising private plans, represented 7.5 percent of contributions.

Administrative costs would be substantially higher than they are if it were not for the fiscal relationships with unemployment insurance, established under Department of Labor policy. Administration is coordinated with unemployment insurance administration, and various functions—such as determination of employer status, collection of employer reports, maintenance of wage records, and personnel and business management operations—are performed jointly for both programs. Temporary disability insurance is charged only the administrative costs added by that program; the administrative costs are thus less than they would be if the program were administered separately.

The amount spent for added administrative work arising out of the operation of private plans is assessed against such plans, on the basis of covered wages; the assessment is limited to 0.02 percent of such wages. These assessments are made on a fiscal-year basis. For the 1949-50 fiscal year, the assessment was \$504,679 or 0.016 percent of wages covered by private plans.

Extended Liability Account

When contracting-out under a private plan is permitted, it is necessary to determine the proper allocation of costs for the benefits paid to eligible workers who were not in covered employment at the time their disability began. For allocating such

Table 1.—*California temporary disability insurance: Contributions and benefits under State plan, 1947-51*

Year	Contributions	Benefits	
		Amount	As percent of contributions
1947.....	\$51,512,181	\$17,732,064	34
1948.....	46,254,703	21,956,251	47
1949.....	36,586,503	23,641,683	65
1950.....	33,104,328	1,25,275,530	76
1951.....	34,367,980	1,25,230,755	73

⁴ Effective Jan. 1, 1950, hospital benefits of \$8 a day for as many as 12 days in a benefit year became payable in addition to cash wage-loss benefits.

² A 1948 amendment to the Federal Unemployment Tax Act permits States to withdraw employee contributions to the unemployment trust fund for the payment of disability benefits. The California temporary disability insurance law permits such withdrawal of contributions paid during 1944 and 1945.

Table 2.—*California temporary disability insurance: Contributions and benefits under private plans, assuming 1-percent contribution rate, 1947-51*

Year	Contributions (estimated)	Benefits	
		Amount	As percent of contributions
1947.....	\$13,080,124	\$4,010,413	31
1948.....	20,038,545	9,320,234	47
1949.....	28,050,205	14,817,865	51
1950.....	33,997,737	1,21,775,153	64
1951.....	42,080,533	1,29,767,915	76

¹ Effective Jan. 1, 1950, hospital benefits of \$8 a day for as many as 12 days in a benefit year became payable in addition to cash wage-loss benefits.

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costs, the California law provides an "extended liability account."

The account works in this manner. Benefits to individuals in covered employment when they become disabled are paid from the plan, whether State or private, under which they are currently covered. Benefits to workers not in covered employment—that is in noncovered jobs or unemployed—when their disability begins are paid by the State and charged to the extended liability account. Offsetting the annual total of these charges is an amount equal to the imputed interest on employee contributions for 1944 and 1945 to the unemployment insurance trust fund and for the period from May 21 through November 30, 1946, for contributions for temporary disability insurance. Since these contributions, totaling \$132.4 million, were paid before disability insurance coverage was divided between the State and private plans, it was decided that the interest on them should accrue to the benefit of the private plans as well as of the State fund. If the amount to be credited is less than the benefits, the deficit is charged to private plans and the State fund in proportion to the wages covered by them. The charges against all plans are limited to 0.03 percent of taxable wages during the year. The private plans' share is collected by an assessment, and the State fund's share is credited to the extended liability account.

To date, benefit charges to the ex-

tended liability account have been substantially higher than the combined credits to it. During 1950, for example, interest credited to the account was \$2.9 million, and benefits charged to it totaled \$9.5 million, leaving a current deficit of \$6.6 million. The maximum credit of 0.03 percent of taxable wages was \$2.0 million, divided almost equally between the State fund and private plans. Consequently, the deficit for 1950 amounted to \$4.6 million, and the cumulative deficit, including \$0.7 million carried over from 1949, was \$5.3 million. In the absence of changes in the law, it appears that the extended liability account will show a continually increasing deficit.

Benefits

A claimant's qualification for benefits, his weekly benefit amount, and the maximum total amount of benefits payable during a 1-year period, called the benefit year, are determined on the basis of his earnings in insured employment during a 4-quarter period in the past, called the base period.

Weekly benefits range from one-twentieth to one-twenty-fifth of wages during the base-period quarter of highest earnings, with a minimum of \$10 and a maximum of \$30. Benefits at the rate of one-seventh of the weekly amount, not rounded, are payable for days of disability after the required waiting period.

To qualify for benefits, a worker

must have earned at least \$300 in wages during his base period. He must also have earned, in other than his quarter of highest earnings, wages equal to at least one-third his high-quarter wages, although this requirement does not stand if his base-period wages totaled 30 times the maximum weekly benefit amount—\$900. The amount payable in a benefit year cannot exceed 26 times the weekly benefit amount or one-half the base-period wages, whichever is less; the range is from \$150 to \$780. In terms of duration, the range is from 12.5 to 26 weeks. A hospitalized claimant is eligible for hospital benefits of \$8 a day for as many as 12 days in a benefit year, in addition to the weekly benefits.

Before the 1951 amendments, a worker's benefit rights were identical under unemployment insurance and disability insurance, and a valid claim under either program established a benefit year for both. The maximum weekly benefit for temporary disability is now \$30, while that for unemployment remains \$25. The qualifying provisions for unemployment insurance were changed by a requirement designed to prevent a worker from drawing benefits in two successive benefit years without intervening employment. This requirement does not apply to disability insurance. Consequently, under special circumstances relating to the qualifying earnings, a worker can establish a benefit year for one program but not for the other. Generally, however, benefit years are identical for the two programs.

The law requires a waiting period of seven consecutive days of disability for each continuous period of disability. Two consecutive periods of disability due to the same or a related cause and separated by no more than 14 days are considered as one continuous period of disability. There is no waiting period after the claimant is hospitalized for a day or longer on his doctor's orders.

Eligibility Conditions and Disqualifications

Disability is defined as mental or physical inability to perform the claimant's regular or customary work. For an individual employed at the

Table 3.—Selected data on benefits under approved private plans in effect June 30, 1951

Item	Plans		Workers under private plans	
	Number	Percent	Number	Percent
Total.....	36,639	100.0	1,283,353	100.0
Weekly benefit amount:				
Maximum: ¹				
\$25.....	4,670	12.7	240,001	18.7
26-30.....	21,802	59.6	509,849	39.7
31-39.....	8,040	21.9	286,520	22.3
40.....	1,596	4.4	154,954	12.1
Over 40.....	531	1.4	92,029	7.2
Minimum:				
\$10.....	31,327	85.5	929,824	72.4
10.50-19.....	731	2.1	77,365	6.2
20 and over.....	4,581	12.4	276,164	21.4
Waiting period:				
7 days for accident, 7 for sickness.....	11,756	32.1	459,045	35.8
0 days for accident, 7 for sickness.....	23,591	64.4	674,240	52.6
0 days for accident, 0-3 for sickness.....	1,237	3.4	126,452	9.9
Other.....	55	.1	23,613	1.7

¹ \$25 was the State maximum benefit amount in June 1951, when this analysis was made.

time the disability begins, "regular or customary work" is generally considered to be the work he is currently doing. For an individual unemployed when he becomes disabled, regular or customary work is determined on the basis of the particular facts. Disability does not include any condition arising out of pregnancy until 4 weeks after the termination of the pregnancy. The disability itself, not an earlier withdrawal from the labor force for other reasons, must be the cause of the unemployment.

The first claim for benefits must be supported by a certificate from a licensed physician, osteopath, chiropractor, optometrist, dentist, or chiropodist or, for claimants who depend for healing on spiritual means, from a duly authorized practitioner of a bona fide religious organization. No waiting-period or benefit credit can be given for days of disability more than 7 days before the first day on which the claimant was attended by the certifying doctor.

To receive hospital benefits, in addition to the weekly cash benefits, the claimant must be hospitalized for a day or longer, on instructions from his doctor. A day is 24 hours or a shorter period for which the hospital charges a full daily rate. The need for hospital confinement must be certified by the physician; the time spent in the hospital is verified from hospital records before benefits are paid.

The only specific disqualification in the temporary disability insurance law is for willfully false representation or willful withholding of material facts to obtain disability benefits. The disqualification provided is denial of benefits for the day on which the act occurs and for 6-34 days following.

There are other circumstances in which a claimant with sufficient qualifying wages may be ineligible for disability benefits or may receive a reduced benefit for a week. For example, during a period for which he has been disqualified for unemployment insurance for voluntary leaving, discharge for misconduct, refusal of suitable work, or misrepresentation, a claimant may be denied disability benefits also. Since January 1, 1952, a worker may be paid dis-

ability benefits during a period when he is disqualified from receiving unemployment insurance because of a trade dispute, if his disability was the result of an accident or required hospitalization, did not arise out of the dispute, and would have prevented him from working even if the dispute had not occurred.

Some claimants may meet the disability insurance eligibility condition of inability to do their regular or customary work and at the same time meet the unemployment insurance condition of ability to perform suitable work. To prevent such individuals from drawing duplicate benefits, the disability insurance law contains a specific statutory provision making a claimant ineligible for disability benefits for any week with respect to which he received unemployment insurance under any State or Federal unemployment insurance law. He is, of course, also ineligible under the State plan if he is currently covered under an approved private plan.

Cash benefits for the same disability under a State or Federal workmen's compensation or employer's liability law are taken into consideration in determining the amount of benefits payable for a week. The temporary disability insurance system pays only the difference between a claimant's weekly benefit under workmen's compensation and his disability benefit, if the latter is greater. When an illness or injury appears to be work-connected, a workmen's compensation claim must be filed as a condition for receipt of disability benefits. If workmen's compensation benefits are later awarded for a period for which disability benefits have been paid, the claimant must repay the disability program for any benefits that would not have been paid if the workmen's compensation benefits had been paid currently.

Before January 1, 1952, an individual whose employer was paying his wages during an illness was not entitled to benefits unless the wage payment was less than his weekly benefit amount, in which case he could be paid the difference between the wage and the weekly benefit amount. Under the present provisions, benefits plus wage payments can

equal 70 percent of the weekly wage earned immediately before the disability.

During the first 9 months of 1951, about 74,800 first claims against the State fund were paid. Approximately 23,700 claims were denied for various reasons. Of these, 20 percent were denied because the claimant was receiving regular wages, and 10 percent because he was considered by the agency to be able to do his regular work. Workmen's compensation payments caused about 1,100 claims to be denied, while in about 1,000 cases the claimant was ruled to be out of the labor market for reasons other than disability. The most frequent reason for denial of a claim, resulting in 44 percent of the denials, was that it should have been filed under a private plan, indicating a weakness in employer informational programs advising their employees regarding their rights under private plans.

Private plans may apply or disregard any of these conditions of eligibility. No data are available on the number of cases denied by private plans for these various reasons. All claimants, whether covered by the State fund or a private plan, have the right to appeal any benefit determination to a referee and to appeal the referee's decision to the appeals board. Employers also may appeal to the referees and the appeals board.

During 1950 a total of 1,234 claimants were involved in referees' decisions; 996 were State-plan claimants, and 238 had filed under the private plans. The principal issue—ability to perform regular and customary work—was involved in almost 21 percent of the State-plan cases and 38 percent of the private-plan cases. The issues of withdrawal from the labor market, late filing, and receipt of regular wages were each responsible for 10 percent or more of the State-plan cases. For private-plan cases, the most common issues—after ability to perform regular and customary work—were receipt of regular wages and workmen's compensation questions.

Administrative and Claims Procedures

California's disability insurance program is administered by the State Department of Employment. Dis-

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ability insurance operations are handled by a division of disability and hospital benefits. In addition, the unemployment insurance central office personnel concerned with wage records, tabulating, research and statistics, legal and office services, fiscal management, and personnel services perform services for the disability insurance program as well as for the unemployment insurance and employment service programs. The same appeals machinery is used for both disability insurance and unemployment insurance.

Claims for disability benefits under the State plan are handled by a central office in Sacramento and by 17 district offices throughout the State. The agency staff includes three doctors—a medical director and two assistant medical directors. They give the claims examiners technical training with regard to disabling conditions and on the probable duration of disability due to various causes. They also furnish a technical review of agency actions on medical questions.

All claims are filed by mail. The first claim for a spell of disability is filed with the central office; it is acceptable only if the claimant has been unemployed and disabled for eight consecutive days (or confined to a hospital for at least one day) and has been under the care of a physician or practitioner during part of the period. The claim must be accompanied by a physician's certificate supporting the fact of disability and estimating its probable duration.

The central office determines if the claim has been filed within the proper time limit and if the certification is valid. It also determines the weekly benefit amount and whether the claimant has the qualifying base-period wages. It assigns the claim to the appropriate district office. The district office makes the other determinations of eligibility and pays the benefits. Continued claims are filed directly with the district office; they need to be accompanied by a medical certificate only on the request of the agency.

Before allowing a first claim, or during the course of a compensable disability, the district office may contact the claimant, his physician, or his employer for additional information.

Claimants may be referred to independent doctors for medical examination, or their disability may be verified through unscheduled visits by the regular claims examiners, if some question has arisen. The number of such visits represents 10 percent of the spells of disability claimed.

Workers covered under private plans file their claims either with the employer or with the insurance company. The employer or the insurer must report to the State agency when a first claim is filed and when a spell of disability terminates. These notices are necessary for administration of the program to ensure that the worker receives at least the benefits he would have received from the State and to provide a check against duplication of benefits. Furthermore, a first claim for disability filed under a private plan may establish an unemployment insurance benefit year.

Comparison of State Plan and Private Plans

Approved private plans must provide rights at least equal to the statutory rights on all points and greater than them on at least one. Table 3 shows the major provisions of the 36,639 private plans in effect on June 30, 1951, covering 1,283,400 workers.

As a result of both higher maximum benefit provisions and higher earnings among claimants, the average weekly benefit in 1951 was higher under private plans than under the State plan—\$29.44 compared with \$22.67. Total benefits paid in 1951 amounted to \$25.2 million under the State plan and to \$29.8 million under private plans. Even though total private-plan benefits exceeded those of the State fund, the State paid out about 73 cents in benefits for each dollar collected in contributions, compared with 70 cents on the dollar paid by private plans.

In 1951, private-plan beneficiaries received, on the average, 6 weeks of benefits per spell of disability, and State-plan beneficiaries received 10.1 weeks per spell. Claimants who drew all the benefits to which they were entitled represented only 9 percent of the beneficiaries under the private plans and 20 percent of those under the State plan. The private-plan

claimants who exhausted their benefit rights drew benefits for 23.1 weeks, only slightly longer than the 22.8 weeks drawn by State-plan claimants who exhausted their rights.

The differences in these figures are due to differences both in benefit provisions and in characteristics of the claimant group. With respect to periods of disability that terminated between April 1, 1949, and March 31, 1950, information from a special study is available concerning the benefits that would have been paid to the private-plan claimants on the basis of the statutory benefit provisions. These data permit a comparison of experience that minimizes differences due to benefit provisions. To permit a more satisfactory comparison of the characteristics of claimants, State-plan data have been limited to employed workers.

Employed workers experienced 156,000 compensated periods of disability terminating during the 12 months ended March 1950; the State paid for 67,600 periods and private plans for 88,400. These spells of disability lasted a total of 1.2 million compensated weeks, with the State paying for 663,900 and private plans for 546,200 weeks. Thus, private-plan claimants received an average of 6.2 weeks of benefits per spell, while State-plan claimants received 9.8 weeks per spell. These private-plan figures include 13,400 periods and 70,600 weeks of benefits that would not have been paid under the State formula for one of several reasons—insufficient base-period wages, exhaustion of benefit rights, or too brief a disability. Elimination of such spells would have had practically no effect on the length of the average compensated period under private plans, raising it only to 6.3 weeks. The average weekly benefit amount paid by the State was \$22.87, while that paid by private plans was \$28.52. Not all this difference was attributable to more liberal private-plan provisions. Even if the State formula had been used, the average paid to private-plan claimants would have been \$24.11 because their earnings are higher.

If private-plan experience were limited to the periods and amounts that would have been paid under the

State formula, employed workers under both private plans and the State plan would have been paid for 142,700 terminated periods of disability between April 1, 1949, and March 31, 1950. Forty percent of these periods of disability were claimed by women. More State-plan claimants than private-plan claimants were women. Under the State plan, the number of periods of disability was almost equally divided, with 48 percent paid to women and 52 percent to men. Under the private plans, however, only one-third of the periods of disability were paid to women claimants. Similar differences in the proportion of men and women claimants exist with respect to the number of weeks paid and the total amount of benefits.

Private-plan claimants were also somewhat younger than State-plan claimants. Claimants under age 30 represented 20 percent of the number under private plans but only 17 per-

cent of those under the State plan; claimants aged 45 and over represented 41 percent of private-plan and 46 percent of State-plan claimants. The age differences were greater with respect to women. Those under age 30 accounted for 26 percent of private-plan and only 19 percent of State-plan claimants, while women aged 45 and over represented 29 percent and 38 percent, respectively.

Private-plan claimants had proportionately fewer of the more serious disabilities, such as tuberculosis, malignancies, heart disease, and compound fractures. For men, disabilities with an average duration of 13 weeks or longer made up 13 percent of the private-plan cases that would have been compensated under the State formula and 23 percent of the State-plan cases. Among women, these more serious disabilities represented 9 percent of the respective totals.

Thus, the available data indicate that private-plan claimants are

younger than State-plan claimants and that they include a smaller proportion of women, their disabilities are less frequently of the most serious categories, and their earnings are higher. Other data on the extent to which workers file unemployment insurance and temporary disability insurance claims in the same benefit year show that private-plan claimants experience less unemployment than State-plan claimants. All these variations taken together indicate that the over-all effect of the private plans may be some adverse selection against the State fund.

Attitudes Toward the Program

Opinions and attitudes of physicians, employers, and workers toward the temporary disability insurance program are vitally important, since the cooperation of these groups is essential to the program's success. In general, these groups in California agree that it is working smoothly.

Recent Publications*

Social Security Administration

DE SCHWEINITZ, KARL. *Social Security for Egypt*. (International Technical Cooperation Series, No. 2.) Washington: Social Security Administration, Aug. 1952. 71 pp. Processed.

A bulletin, prepared by the chief of the Point Four Social Security Mission to the Ministry of Social Affairs of Egypt, to be used in training personnel engaged in administering the new social security law. Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

MYERS, ROBERT J., and RASOR, E. A. *Illustrative United States Population Projections, 1952*. (Actuarial Study No. 33.) Washington: Social Security Administration, Office of the Commissioner, Division of the Actuary, 1952. 46 pp. Processed.

Presents two population projections that will be used as a basis for the long-range cost estimates for the old-

age and survivors insurance program. Limited free distribution; apply to the Division of the Actuary, Office of the Commissioner, Social Security Administration, Washington 25, D. C.

Social Workers from Around the World Observe Welfare in the United States. (International Technical Cooperation Series, No.

1.) Washington: Social Security Administration, Aug. 1952. 121 pp. Processed.

Reported by visitors from all over the world. The final reports deal with such subjects as child welfare, community organization, family welfare, services for juvenile delinquents, social insurance, social work education, and related subjects. Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

General

"Increased Social Security Benefits in Great Britain." *Industry and Labour*, Geneva, Vol. 8, Nov. 1, 1952, pp. 392-394. 25 cents.

PEACOCK, ALAN T. *The Economics of National Insurance*. London: William Hodge and Co., 1952. 126 pp. 8s.6d.

SAKSENA, R. N. "Social Security for Seaman in India." *Indian Journal of Social Work*, Andheri, Bombay, Vol. 13, Sept. 1952, pp. 105-112. \$1.

Urges extension of social security coverage to seamen.

UNITED NATIONS. COMMISSION ON HUMAN RIGHTS. *Activities of the United Nations and of the Specialized Agencies in the Field of Economic, Social and Cultural Rights*. New York: United Nations, 1952. 74 pp. 50 cents.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Preliminary Report on the World Social Situation with Special Reference to Standards of Living*. New York: United Nations, 1952. 180 pp. \$1.75.

Presents background facts on world population and population trends and discusses major factors that are universally agreed upon "as basic ingredients of a decent life."

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Family Income, Expenditures, and Saving in 10 Cities*. (Bulletin No. 1065.) Washington: U. S. Govt. Print. Off., 1952. 110 pp. 50 cents.

Summarizes data on consumer income, expenditures, and savings in 10 cities during the period 1946-49.

Retirement and Old Age

CHAMBER OF COMMERCE OF THE UNITED STATES. COMMITTEE ON SOCIAL LEGISLATION. *Federal So-*

(Continued on page 23)

Notes and Brief Reports

Workers With Insured Status on January 1, 1953

Approximately 66.5 million persons were fully insured under the old-age and survivors insurance program at the beginning of 1953, an increase of 4.1 million from the number a year earlier.¹ The growth during 1952 in the number fully insured was the second largest since 1940, when monthly benefits under the program first became payable. There were no persons currently but not fully insured on January 1, 1953, nor can there be such insured individuals before the middle of 1954, when 7 quarters of coverage will, in general, be needed for fully insured status.

An estimated 24.9 million workers had permanently insured status on January 1, 1953, an increase of 2.1 million from the number with such status on January 1, 1952. To be permanently insured, workers must have the number of quarters of coverage required for fully insured status when they reach age 65. Persons who attain age 65 after 1970 will need 40 quarters of coverage to be permanently insured. For persons who reach age 65 before 1971—that is, those at least 47 years of age on January 1, 1953—the required number of quarters will range from 39 down to 6 for those at the oldest ages. Once they are permanently insured, they can, regardless of their future employment, qualify for old-age benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits and/or lump-sum death payments. The distribution of workers who were permanently insured at the beginning of 1953 is shown by sex, age, and quarters-of-coverage requirement in the following tabulation.

¹ The estimates presented in this note are based on data through the calendar year 1950, derived from the 1-percent continuous work-history sample; none of the estimates of the insured population has been adjusted to reflect changes in insurance status arising from (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs; and (2) wage credits for military service.

Age at beginning of 1953	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1953 (in millions) ¹		
		Total	Male	Female
Total	6-40	24.9	19.0	5.9
Under 47	40	10.1	7.7	2.4
At least 47 but less than 63½	7-39	10.0	7.5	2.5
63½ and over	6	4.8	3.7	1.1

¹ Includes 4.1 million workers at least 65 years of age, of whom about 2.6 million were receiving benefits at the end of 1952.

More than one-third of the workers who were fully insured at the beginning of 1953 were permanently insured. The requirements for permanently insured status are more liberal for workers at the older ages than at the younger ages. The effect is clearly illustrated in the following comparison, by age, of the number of fully insured workers and permanently insured workers.

Age at beginning of 1953	Workers fully insured as of Jan. 1, 1953		
	Total number	Number permanently insured	
		Number	As percent of fully insured
Total	66.5	24.9	37
Under 47	46.4	10.1	22
At least 47 but less than 63½	15.3	10.0	65
63½ and over	4.8	4.8	100

Table 1 shows a comparison of the permanently insured group with the total fully insured population at the beginning of each year since 1940.

The growth in the number fully insured each year during the period 1940-49 was fairly regular, ranging between 1.2 million and 2.3 million. The marked increase during 1950 was due primarily to the "new start" in insured-status requirements for old-age and survivors insurance, contained in the 1950 amendments. The extension of coverage under the 1950

amendments, effective in 1951, made it possible for many persons in the newly covered occupations to become insured for the first time in 1952 and thus contributed to the more-than-normal increase in the number fully insured during 1952. The increase in 1952 would have been even greater if it had not been for the fact that many persons in newly covered occupations had previously had some employment covered under the 1939 amendments and consequently became insured before 1952.

Table 1.—*Workers fully insured at the beginning of each year, 1940-53*

[Number in millions]

Year	Fully insured workers				
	Total	Number permanently insured			
		Total number	Requiring less than 40 quarters of coverage	Requiring 40 quarters of coverage	As percent of fully insured
1940	22.9	0.6	0.6		2.6
1941	24.2	1.1	1.1		4.5
1942	25.8	1.4	1.4		5.4
1943	28.1	1.8	1.8		6.4
1944	29.9	2.3	2.3		7.7
1945	31.9	2.8	2.8		8.8
1946	33.4	3.4	3.4		10.2
1947	35.4	3.6	3.8	4.8	24.3
1948	37.3	11.6	4.0	7.6	31.1
1949	38.9	13.2	4.0	9.2	33.9
1950	40.1	14.9	4.0	10.9	37.2
1951	58.8	21.0	14.0	7.0	35.1
1952	62.4	22.8	14.3	8.5	36.5
1953	66.5	24.9	14.8	10.1	37.4

Until 1971 the number of quarters of coverage required for fully insured status will, in general, increase each year and thus narrow the difference between the number of quarters of coverage required for permanently insured status and for fully insured status. In the long run, therefore, the permanently insured group will constitute an increasing proportion of the entire fully insured population. For those workers whose elapsed period will exceed 20 years, the requirement for permanently insured status is easier to fulfill than the requirement of 1 quarter of coverage for every two elapsed quarters. Consequently, all persons who are over age 41 at any time after 1970 and who are fully insured will also be permanently insured.

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52
[In thousands; data corrected to Feb. 9, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits ¹				Survivor benefits						State laws ¹⁰	Railroad Unemployment Insurance Act ¹¹	Veterans' legislation ¹²	Railroad Unemployment Insurance Act ¹³	
		Social Security Act	Railroad Retirement Act	Civil Service Commission ²	Veterans Administration ³	Monthly			Lump-sum ⁷			Social Security Act	Other ⁸			
Number of beneficiaries																
1951																
November	2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	0.7	30.9	
December	2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6	
1952																
January	3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.3	
February	3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	38.6	1,146.4	.8	48.3	
March	3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	38.3	1,112.8	.6	41.6	
April	3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	37.4	992.6	.4	35.6	
May	3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	32.8	918.4	.3	35.6	
June	3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6	
July	3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6	
August	3,184.5	354.7	178.3	2,429.3	1,495.4	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September	3,275.4	353.1	179.3	2,435.5	1,511.9	154.1	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9	
October	3,345.9	354.5	179.6	2,446.8	1,534.4	155.8	43.8	1,057.0	39.7	11.7	30.4	36.9	530.0	.1	29.5	
November	3,393.2	357.3	182.8	2,453.2	1,549.2	155.3	42.8	1,060.1	32.4	10.3	29.7	33.9	535.9	11.5	30.6	
Amount of benefits ¹⁴																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,666	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,065,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268	
1943	921,465	97,257	125,796	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917	
1944	1,118,798	119,009	129,707	77,193	456,279	78,942	1,705	144,302	22,146	19,238	5,035		62,385	\$4,215	582	
1945	1,065,566	157,391	137,140	83,874	697,830	104,231	1,722	254,238	26,135	23,431	4,609		445,866	126,630	2,359	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	30,401	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,738	36,011	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,596	
1949	5,694,050	454,453	240,863	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950	5,357,432	718,473	254,240	175,787	1,732,208	209,672	43,884	8,409	491,579	32,740	33,578	70,880	28,069	1,373,426	34,653	59,894
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	40,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1951																
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	50	1,934
1952																
January	522,902	118,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,465	84	2,976
February	511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,847
March	512,830	114,703	27,400	17,380	137,533	44,626	5,524	1,461	45,519	5,456	3,132	2,602	101,594	56	2,589	
April	507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	2,432	94,385	45	2,157	
May	500,300	115,582	28,102	17,662	138,250	45,647	5,659	1,525	45,708	5,122	3,118	2,204	86,938	33	1,028	
June	497,420	115,663	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168
July	520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	46,267	3,893	3,606	3,531	2,667	88,612	26	6,125
August	536,935	119,613	28,807	18,215	148,319	46,401	5,765	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	7,865
September	531,721	141,202	28,600	20,859	149,479	52,522	5,765	1,028	49,106	4,911	3,441	4,746	62,094	9	3,748	
October	535,078	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,938	64,227	0	3,045
November	524,610	147,316	28,954	21,068	149,964	53,918	6,217	1,988	47,924	5,023	2,962	4,429	47,730	985	2,894	

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability: beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

⁵ Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also

excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II.

¹³ Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; for October 1952 (month first payable), roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid; except for number of unemployed under the Servicemen's Readjustment Act, which represents average number of continued claims.

¹⁴ Partly estimated.

¹⁵ Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1950-51	\$3,120,404	\$684,343	\$577,509	\$1,364,500	\$223,537	\$24,081
1951-52	3,594,248	722,850	734,960	1,431,997	268,945	25,734
8 months ended:						
November 1950	1,171,687	463,279	149,935	640,288	30,980	6,199
November 1951	1,384,373	474,074	359,273	770,636	34,468	6,730
November 1952	1,605,729	498,850	262,349	705,295	40,513	6,560
1951						
November	401,937	34,036	91,342	216,650	14,124	170
December	269,507	37,183	54,915	7,551	754	6,318
1952						
January	147,890	40,466	12,264	85,085	14,069	25
February	448,303	32,188	92,932	161,683	164,781	518
March	463,297	34,407	83,934	7,767	25,350	5,749
April	252,135	35,724	13,902	140,916	2,918	143
May	485,964	31,887	89,798	251,306	15,571	352
June	142,689	35,922	57,973	7,083	1,024	5,889
July	183,710	362,539	16,470	140,718	5,257	10
August	438,539	33,338	89,162	242,286	16,772	214
September	238,153	35,447	84,349	9,312	121	0,057
October	206,991	33,978	13,898	113,675	3,216	35
November	538,335	33,548	88,471	106,304	15,147	237

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Dec. 29, 1952.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

RECENT PUBLICATIONS (Continued from page 20)

cial Security Program for the Aged: Proposed Policy Declaration, Referendum No. 93. Washington: The Chamber, 1952. 14 pp.

Examines the present program and outlines the Chamber's proposals.

CIVIC, MIRIAM. "OASI Benefits Important to Insured Aged." *Conference Board Business Record*, New York, Vol. 9, Nov. 1952, pp. 432-435.

COUNCIL OF STATE CHAMBERS OF COMMERCE. SOCIAL SECURITY COMMITTEE. SUBCOMMITTEE ON OLD AGE AND SURVIVORS' INSURANCE STUDY. Needed Changes in the Old Age and Survivors' Insurance Program. Washington: The Council, Sept. 1952. 18 pp.

Report and recommendations.

WILLARD, JOSEPH W. "Housing and Living Arrangements for the Aged." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, Nov. 1952, pp. 1440-1449. \$1.

Digest of a paper presented at the annual meeting of the American Pub-

lic Health Association by the Director of the Research Division, Department of National Health and Welfare, Canada.

Employment

BLOCH, MAX. "Social Security Plans Established through Collective Bargaining in the United States." *Bulletin of the International Social Security Association*, Geneva, Sept. 1952, pp. 273-280.

GOLDFIELD, EDWIN D., and MILLER, HERMAN P. "How Many Older Workers?" *American Economic Security*, Washington, Vol. 9, Oct.-Nov. 1952, pp. 22-27. 25 cents.

Discusses the availability of additional workers among the aged.

MILLER, FRIEDA S. "Household Employment in the United States." *International Labour Review*, Geneva, Vol. 66, Oct. 1952, pp. 318-337. 60 cents.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Wages and Related Benefits, 40 Labor Markets, 1951-52.* (Bulletin No. 1113.) Washington: U. S. Govt. Print. Off., 1952. 62 pp. 35 cents.

Summarizes data from community

wage surveys conducted between September 1951 and May 1952.

Public Welfare and Relief

ARIZONA. DEPARTMENT OF PUBLIC WELFARE. *Adequacy of Old Age Assistance in Arizona.* (Research Monograph No. 9.) Phoenix: The Department, 1952. 7 pp., tables and charts. Processed.

A statistical study of old-age assistance recipients in Arizona in February 1952.

AXELRAD, SIDNEY; FRINGS, JOHN; and HERZOG, ELIZABETH. *A Study of Short Term Cases: Based on Cases Closed During March 1948.* New York: Jewish Family Service, Inc., 1951. 140 pp. Processed.

Explores the nature of short-term cases and considers their significance as part of agency practice.

DELaware. DEPARTMENT OF PUBLIC WELFARE. *Annual Report for the Fiscal Year, 1951-52.* Wilmington: The Department, 1952. 34 pp.

The first report of the consolidated Department of Public Welfare.

FRENCH, DAVID G. *An Approach to Measuring Results in Social Work.*

(Continued on page 25)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52
[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Govern- ment securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-								
November 1952	\$23,467,651	\$2,163,873	\$7,816,523	\$580,675	\$16,655,210	\$262,082	\$316,436	\$17,234,327
Fiscal year:								
1950-51	3,124,098	287,392	1,496,068	70,447	1,677,976	200,456	212,311	14,735,467
1951-52	3,598,006	333,514	1,982,377	84,673	1,960,252	214,883	112,102	16,600,636
5 months ended:								
November 1950	1,175,381	10,871	444,390	26,886	604,918	184,203	173,644	13,607,588
November 1951	1,388,118	25,688	806,720	36,156	565,059	200,231	209,407	15,306,467
November 1952	1,605,736	25,688	960,501	36,633	382,159	262,682	316,436	17,234,327
1951								
November	401,048		178,659	7,294	45,200	200,231	209,407	15,306,467
December	260,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,794
1952								
January	147,892	4,805	165,212	8,626	198,700	219,897	83,371	15,518,294
February	448,395		167,275	6,681	60,000	216,021	300,686	15,792,732
March	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,000,384
April	252,130	14,818	171,408	7,094	238,741	219,487	170,339	16,178,310
May	485,966		169,355	6,415	225,000	215,589	259,441	16,489,006
June	142,691	145,900	171,005	6,516	259,067	214,883	112,102	16,600,006
July	183,712		169,529	9,702		224,617	106,849	16,604,517
August	438,541		172,849	6,578	101,000	259,140	240,440	16,873,631
September	238,154	10,871	200,911	6,796	73,818	278,465	188,614	16,914,948
October	206,993	14,818	213,943	6,916	70,341	266,627	131,061	16,915,506
November	538,337		213,268	6,640	137,000	262,682	316,436	17,234,327

¹ For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, includes small

amounts in reimbursement of sales of supplies and services.

² Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

³ Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: *Daily Statement of the U. S. Treasury*.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52
[In thousands]

Period	Total assets at end of period	Net total of U. S. Govern- ment securities acquired ¹	Unex- pended balance at end of period	State accounts				Railroad unemployment insurance account ⁴			
				Deposits	Interest credited	With- drawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-November 1952	\$9,004,765	\$8,969,109	\$15,656	\$17,143,007	\$1,508,439	\$10,369,097	\$8,282,350	\$920,958	\$153,348	\$536,868	\$722,415
Fiscal year:											
1950-51	8,079,232	649,933	15,035	1,382,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,446
1951-52	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,064	48,312	754,196
5 months ended:											
November 1950	7,704,302	271,963	18,046	626,266	3,893	345,014	6,936,716	3,794	458	22,902	767,586
November 1951	8,500,369	427,984	17,188	766,399	8,098	335,660	7,752,420	4,039	843	17,944	756,949
November 1952	9,004,765	342,028	15,656	695,692	7,909	340,993	8,282,350	3,932	799	41,375	722,415
1951											
November	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	756,049
December	8,526,425	-65,020	59,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	753,883
1952											
January	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February	8,544,933	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,565
May	8,663,392	259,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,196
July	8,687,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁴ Beginning July 1947, includes temporary disability program.

¹ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: *Daily Statement of the U. S. Treasury*.

Table 5.—*Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month by type of benefit and by month, November 1951–November 1952, and monthly benefits awarded, November 1952*

[Amounts in thousands; data corrected to Dec. 29, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
November	4,332,176	\$153,214.3	2,252,203	\$94,977.1	640,241	\$14,573.3	838,801	\$22,545.4	379,291	\$13,674.2	202,415	\$6,741.9	19,135	\$702.3
December	4,378,965	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
1952														
January	4,433,279	156,720.9	2,306,964	97,231.4	654,335	14,878.8	855,931	22,964.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February	4,475,765	158,172.1	2,326,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,295.5	207,167	6,866.3	19,757	724.6
March	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April	4,548,652	160,445.4	2,356,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,090	7,053.2	20,616	754.5
July	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August ²	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,668.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,935.8	20,991	865.5
October	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
Monthly benefits awarded in November 1952	90,334	4,063.3	49,049	2,695.7	15,704	446.3	13,625	425.3	7,000	285.2	4,705	199.9	251	11.0

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Partly estimated.

(Continued from page 23)

New York: Columbia University Press, 1952. 178 pp. \$3.

GREENFIELD, MARGARET. *Confidentiality of Public Assistance Records*. (1953 Legislative Problems, No. 2.) Berkeley: University of California, Bureau of Public Administration, 1952. 50 pp. \$1.25. Processed. Presents arguments for and against the opening of welfare rolls, discusses the action taken by the various States, and analyzes the effect of this action on the welfare rolls.

NATIONAL COUNCIL OF SOCIAL WORK EDUCATION. *Abridgement of "Social Work Education in the United States."* Prepared by Russell H. Kurtz. New York: American Association of Social Workers, 1952. 48 pp. 50 cents.

Summary of the study by Ernest W. Hollis and Alice L. Taylor, published in 1951.

STROUP, HERBERT HEWITT. *Community Welfare Organization*. New York: Harper & Brothers, 1952. 612 pp. \$6.

Maternal and Child Welfare

GITTINS, JOHN. *Approved School Boys*. London: H. M. Stationery Office, 1952. 126 pp. 4s.

Presents observations and experiences of a group of workers dealing with delinquent boys who have been committed — usually by juvenile

courts — for training in Aycliffe School in England.

INTERNATIONAL CHILDREN'S EMERGENCY FUND. *Report of the Executive Board* (6, 7, and 10 October 1952). (United Nations, Economic and Social Council, Official Records, Fifteenth Session, Supplement 2.) New York: United Nations, 1952. 63 pp. 60 cents.

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CANNON, IDA M. *On the Social Frontier of Medicine*. Cambridge: Harvard University Press, 1952. 273 pp. \$4.75.

The author, a pioneer in medical social work, tells about the origin and development of the social service department of Massachusetts General Hospital.

CHAMBER OF COMMERCE OF THE UNITED STATES. *Analysis of Provisions of Workmen's Compensation Laws and Discussion of Coverages*. Washington: The Chamber, 1952. 61 pp. \$1.

FERDERBER, MURRAY B. "Rehabilitation Program for the Aged in Two County Institutions." *Public Health Nursing*, New York, Vol. 44, Dec. 1952, pp. 664-667.

Describes a rehabilitation program for 608 chronically ill patients during the period 1946-51.

FLEMING, WILLIAM L. "Chronic Illness and the Aging Population."

North Carolina Medical Journal, Winston-Salem, Vol. 13, Nov. 1952, pp. 599-605. 50 cents.

HISCOCK, IRA V. *Child Health Study of Eastern Oklahoma, Including a Survey of Public Health in Tulsa City and County, 1950*. Tulsa: Child Health Study for Eastern Oklahoma, 1951. 85 pp.

MULLER, CHARLOTTE F.; WAYBUR, ANNE; and WEINERMAN, E. RICHARD. "Methodology of a Family Health Study." *Public Health Reports*, Washington, Vol. 67, Nov. 1952, pp. 1149-1156. 45 cents.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *Prolonged Illness—Proceedings of the Second Regional Meeting, Pittsburgh, March 1952*. (Publication No. 93.) Chicago: The Council, 1952. 40 pp.

SAND, RENE. *The Advance to Social Medicine*. New York: Staples Press, Inc., 1952. 655 pp. \$8.50.

Traces the historical development of medical practice, hospitals, personal hygiene, industrial medicine, public health, social hygiene, and social assistance, and shows how they all unite to form the science of social medicine.

SCHMIDT, EMERSON P. "Capacity to Meet Existing Unmet Health Needs." (Part I.) *American Economic Security*, Washington, Vol. 9, Oct.-Nov. 1952, pp. 9-15. 25 cents.

Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, November 1952

[Corrected to Dec. 29, 1952]

Region and State	Nonfarm placements	Initial claims ¹		Weeks of unemployment covered by continued claims		Compensated unemployment				Average weekly insured unemployment under State programs ²	
		Total	Women	Total	Women	All types of unemployment ³		Total unemployment			
						Weeks compensated	Benefits paid ⁴	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	507,041	681,173	263,969	2,705,947	1,202,981	2,143,476	\$47,730,042	535,869	1,938,504	\$23.26	⁴ 68 ⁵ ,784
Region I:											
Connecticut	8,173	7,229	4,154	27,350	17,093	22,191	451,764	5,548	20,125	21.32	6,868
Maine	2,090	5,393	3,065	21,508	13,367	16,510	244,614	4,128	13,340	16.01	5,786
Massachusetts	16,454	33,452	16,621	131,495	65,308	115,799	2,628,608	28,950	100,708	24.46	33,291
New Hampshire	1,611	3,635	1,696	18,661	10,705	15,916	290,745	3,979	12,901	20.19	4,674
Rhode Island	1,861	7,224	3,613	33,066	18,183	30,158	667,123	7,540	28,607	22.60	8,316
Vermont	895	1,121	486	5,541	2,998	4,642	92,447	1,160	4,011	21.18	1,397
Region II:											
New Jersey	10,366	33,655	18,499	122,374	64,839	116,728	2,820,482	29,182	102,618	25.54	32,390
New York	68,106	154,404	72,303	474,23	222,217	381,420	9,564,227	95,355	335,528	26.68	122,622
Puerto Rico	3,043	40	2	102	0						
Virgin Islands	161										
Region III:											
Delaware	928	913	447	3,162	1,501	2,390	43,134	598	2,231	18.55	829
Pennsylvania	20,005	54,640	18,987	255,979	90,753	211,492	5,220,958	52,873	198,065	25.35	68,392
Region IV:											
Dist. of Col.	3,995	1,532	473	7,273	3,356	5,737	102,476	1,434	5,630	17.95	1,906
Maryland	5,627	8,395	3,762	28,092	11,569	22,903	469,347	5,726	20,005	21.60	6,756
North Carolina	14,467	12,309	7,127	71,681	44,842	55,390	963,085	13,848	52,299	17.84	16,652
Virginia	7,148	4,340	2,017	20,548	16,196	15,301	281,236	3,825	14,545	18.81	5,275
West Virginia	1,804	6,903	895	48,104	7,258	37,944	767,180	9,486	35,289	20.3	12,226
Region V:											
Alabama	9,422	9,712	1,521	48,355	12,594	36,954	652,560	9,238	35,307	17.94	12,806
Florida	17,956	7,271	2,651	43,742	21,074	32,431	547,646	8,108	29,969	16.95	10,602
Georgia	11,779	8,344	3,492	46,376	25,030	29,477	510,364	7,369	27,589	17.58	10,100
Mississippi	6,363	6,209	1,465	26,991	8,289	18,051	345,833	4,738	17,291	18.88	6,840
South Carolina	5,379	5,901	2,194	29,555	13,317	19,573	356,657	4,893	18,637	18.60	6,837
Tennessee	10,822	9,900	3,612	71,468	33,763	54,631	914,628	13,658	52,172	16.92	18,133
Region VI:											
Kentucky	2,450	8,571	2,870	55,321	17,954	48,324	990,915	12,081	43,873	21.54	14,234
Michigan	18,636	27,777	7,483	108,602	33,416	80,537	2,068,669	20,134	77,187	26.24	24,668
Ohio	2,452	18,837	6,543	83,200	38,604	65,467	1,511,124	16,367	59,186	24.14	20,882
Region VII:											
Illinois	15,377	28,529	9,365	156,127	70,730	114,200	2,594,388	28,550	93,512	24.91	38,833
Indiana	9,863	9,286	2,861	41,871	16,838	35,076	795,120	8,769	30,597	23.60	10,243
Wisconsin	7,322	6,953	2,831	26,652	11,871	20,897	497,098	5,224	19,069	24.35	7,266
Region VIII:											
Minnesota	10,250	8,317	1,832	25,799	10,954	18,479	319,664	4,620	17,121	17.74	6,318
Montana	2,371	2,333	473	4,194	1,650	3,050	56,600	762	3,050	18.54	1,160
North Dakota	1,869	1,254	104	1,962	382	1,376	32,437	344	1,206	24.44	764
South Dakota	1,428	662	95	1,325	464	825	15,793	206	731	20.00	382
Region IX:											
Iowa	7,009	4,028	1,117	10,913	4,506	7,968	160,137	1,992	7,169	20.94	2,91
Kansas	7,948	3,231	688	9,417	3,870	8,016	168,298	2,004	7,309	21.79	2,720
Missouri	12,233	16,353	6,919	58,555	32,012	43,222	764,671	10,806	34,534	19.61	14,870
Nebraska	5,403	1,956	663	3,037	1,736	2,788	56,8 8	697	2,644	20.93	842
Region X:											
Arkansas	10,776	7,887	1,470	24,284	6,424	13,459	236,425	3,365	12,228	18.28	6,836
Louisiana	7,490	8,560	1,213	37,144	7,630	24,463	515,767	6,116	22,334	21.83	9,228
Oklahoma	10,378	6,848	1,301	25,124	9,379	20,340	385,830	5,065	19,258	19.34	6,844
Texas	48,809	9,802	2,384	41,988	15,287	25,097	427,909	6,274	24,154	17.31	9,822
Region XI:											
Colorado	6,114	1,436	321	3,495	1,344	1,807	37,596	452	1,688	21.21	1,008
New Mexico	4,572	1,211	142	3,366	794	2,636	57,737	659	2,532	22.15	961
Utah	3,694	1,670	503	5,187	2,779	4,038	94,905	1,010	3,682	24.25	1,474
Wyoming	1,213	488	114	877	454	627	13,917	157	544	23.31	341
Region XII:											
Arizona	5,602	2,123	678	7,661	3,826	4,019	82,022	1,005	3,825	20.63	1,968
California	32,314	71,001	31,799	260,448	148,270	223,378	5,004,409	55,844	204,694	23.22	65,822
Hawaii	864	2,806	1,343	17,037	9,625	11,472	212,621	2,868	9,517	20.29	(⁶)
Nevada	2,242	1,075	342	3,194	1,278	2,491	59,718	623	2,357	24.47	835
Region XIII:											
Alaska	977	2,132	297	6,775	1,849	5,901	190,397	1,475	5,713	32.53	(⁶)
Idaho	3,067	2,921	509	5,541	2,029	2,937	64,234	734	2,779	22.22	1,862
Oregon	4,698	16,734	3,823	52,313	18,776	38,135	833,192	9,534	35,647	22.54	14,886
Washington	6,192	23,750	4,774	88,298	30,178	65,913	1,547,217	16,478	63,097	23.71	25,300

¹ Excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Excludes Alaska and Hawaii.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, November 1951–November 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
			Total ²	Children										
Number of recipients												Percentage change from previous month		
1951														
November	2,705,413	591,092	2,039,163	1,520,326	97,221	118,284	316,000	—	-0.2	-0.9	(*)	+2.9	+1.6	
December	2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000	—	- .2	(*)	(*)	+3.2	+2.2	
1952														
January	2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000	—	- .3	+ .3	(*)	+3.3	+5.1	
February	2,685,070	593,954	2,050,773	1,531,064	97,142	131,778	336,000	—	- .3	+ .1	-0.1	+2.6	- .9	
March	2,679,911	596,740	2,061,603	1,540,056	97,257	134,957	335,000	—	- .2	+ .5	+ .1	+2.4	- .5	
April	2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000	—	- .3	+ .3	+ .1	+2.3	-4.5	
May	2,666,474	598,236	2,069,852	1,547,265	97,571	141,830	301,000	—	- .2	(*)	+ .2	+2.8	-5.8	
June	2,659,661	589,968	2,041,549	1,527,353	97,600	145,345	294,000	—	- .3	-1.4	+ .1	+2.5	-2.6	
July	2,650,157	578,155	2,006,321	1,501,148	97,670	148,132	307,000	—	- .4	-2.0	(*)	+1.9	+4.5	
August	2,646,077	572,100	1,990,862	1,490,088	97,905	151,457	295,000	—	- .2	-1.0	+ .2	+2.2	-3.7	
September	2,642,395	569,215	1,984,243	1,486,495	98,071	153,902	274,000	—	- .1	- .5	+ .2	+1.6	-6.8	
October	2,637,180	566,666	1,977,710	1,482,290	98,249	156,645	270,000	—	- .2	- .4	+ .2	+1.8	-1.4	
November	2,635,593	565,536	1,75901	1,484,431	98,377	159,053	267,000	—	- .1	- .2	+ .1	+1.5	-1.2	
Amount of assistance												Percentage change from previous month		
1951														
November	\$189,730,083	\$120,439,062		\$44,575,407		\$4,663,332	\$5,431,282	\$14,630,000	(*)	-0.3	-0.2	+0.5	+3.0	+1.4
December	190,820,555	120,290,184		44,866,070		4,671,872	5,779,429	15,204,000	+0.6	- .1	+ .7	+ .2	+6.4	+3.9
1952														
January	192,067,787	120,076,903		45,118,621		4,808,443	5,934,820	16,129,000	+ .7	- .2	+ .6	+2.9	+2.7	+6.1
February	192,324,805	120,209,179		45,274,623		4,840,367	6,097,636	15,903,000	+ .1	+ .1	+ .3	+ .7	+2.7	-1.4
March	192,614,690	120,240,482		45,469,064		4,836,229	6,222,905	15,846,000	+ .2	(*)	+ .4	-1	+2.1	-4
April	192,165,737	120,106,071		45,713,331		4,851,436	6,363,899	15,131,000	- .2	- .1	+ .5	+ .3	+2.3	-4.5
May	191,430,861	120,390,263		45,505,911		4,875,654	6,565,033	14,094,000	- .4	+ .2	- .5	+ .5	+3.2	-6.9
June	190,026,202	120,199,838		44,768,504		4,883,935	6,694,925	13,479,000	- .7	- .2	-1.6	+ .2	+2.0	-4.4
July	191,360,823	120,542,635		44,175,800		4,943,745	6,842,643	14,856,000	+ .7	+ .3	+1.2	+1.2	+2.2	+10.2
August	189,513,460	120,424,755		43,620,480		4,959,304	6,973,831	13,535,000	-1.0	- .1	-1.3	+ .3	+1.9	-8.9
September	189,681,122	121,251,437		43,522,039		4,974,710	7,074,936	12,858,000	+ .1	+ .7	- .2	+ .3	+1.4	+4.7
October	199,688,422	127,753,941		46,116,285		5,206,477	7,523,719	13,088,000	+5.3	+5.4	+6.0	+4.7	+0.3	+1.8
November	200,239,860	128,232,360		46,209,537		5,240,897	7,681,072	12,876,000	+ .3	+ .4	+ .2	+ .7	+2.1	-1.6

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Increase of less than 0.05 percent.⁴ Decrease of less than 0.05 percent.⁵ Excludes Nebraska; data not available. Percentage change based on data for 52 States.

LONG-RANGE TRENDS IN OAA (Continued from page 14)

means is that roughly half of those now on the rolls would, under the circumstances hypothesized, be still living (and presumably on the rolls) 8-10 years later.

In summary, a study of the historical estimates made by the Committee on Economic Security indicates that, at the time the social security program was developed, it was anticipated that even with an

old-age insurance program (especially one with limited coverage), the absolute number of old-age assistance recipients would increase for at least the next 2 decades and thereafter would not decline sharply, if at all. In sharp contrast, if no old-age insurance program was enacted, the number of recipients would have been expected to rise steadily and rapidly throughout the half century following the establishment of the assistance program.

Any long-term elimination, or vir-

tual elimination, of the old-age assistance program is dependent on the existence of an adequate old-age and survivors insurance program with universal coverage (either independently or in conjunction with other established social insurance systems). Any immediate and substantial reduction in the assistance case load, however, could be accomplished only by granting old-age and survivors insurance benefits to persons who are not insured as a result of actual covered employment.

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, September 1952¹

State ²	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ³
Alaska				(4)	\$9,623
Calif.				(4)	40,246
Conn.	\$183,040	\$69,824	\$3,100	(5)	
Del.		581		(5)	
D. C.	82			\$245	50
Hawaii	8,216	28,345	480	4,524	(5)
Ill.	2,029,049	364,487	63,957	137,270	366,958
Ind.	262,756	38,401	11,123	(4)	125,061
Iowa				(4)	135,530
Kans.	129,647	36,033	2,848	18,427	35,396
La.	66	2,328	66	1,060	814
Maine				(4)	32,443
Mass.	394,726	43,288		228,925	109,184
Mich.	91,444		1,048	14,642	60,425
Minn.	785,003	54,905	6,926	(5)	
Mont.					122,001
Nebr.	255,242	7,376	1,674	(4)	(5)
Nev.	2,593			(4)	3,800
N. H.	56,104	15,134	2,079	320	(5)
N. J.		12,968			64,788
N. Mex.	12,095	18,292	562	9,064	344
N. Y.	1,272,064	397,123	57,093	420,084	(5)
N. C.	7,830	4,874		1,995	123,668
N. Dak.	22,707	3,088	16	1,025	15,947
Ohio	157,410	7,822	7,212		472,994
Oreg.					108,484
R. I.	94,554	38,808	1,827	2,961	37,013
S. C.					7,669
Utah	792	381	100	75	226
V. I.	101	22	4	1	71
Va.					5,152
Wis.	319,692	77,082	6,622	6,826	81,374

¹ For September data excluding vendor payments for medical care, see the *Bulletin*, December 1952.

² Excludes States that made no vendor payments for medical care for September or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

³ In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, September 1952¹

State ²	Old-age assistance	Aid to dependent children (per family)	Aid to the blind	Aid to the permanently and totally disabled			
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance
Conn.	\$73.87	\$11.00	\$123.03	\$16.00	\$83.23	\$10.00	(5)
Del.		86.60	.76				
D. C.	48.46	.03					\$55.30
Hawaii	37.47	3.80	95.52	9.26	45.07	3.89	50.64
Ill.	56.98	17.54	124.46	15.69	62.91	15.67	73.40
Ind.	41.92	6.09	72.56	4.68	45.36	4.43	(5)
Kans.	56.16	3.51	97.96	6.71	60.68	4.80	58.30
La.	50.04	(4)	63.65	.11	46.71	.03	40.65
Mass.	72.67	4.03	118.22	3.39			89.03
Mich.	50.42	1.09			56.93	.57	64.92
Minn.	58.93	13.16	105.99	7.47	60.20	6.08	(5)
Nebr.	53.07	12.26	93.02	2.89	65.02	2.27	(5)
Nev.	54.89	.95					(5)
N. H.	51.65	8.00	112.28	11.50	55.89	7.00	(5)
N. J.			103.09	2.50			
N. Mex.	42.62	1.13	64.93	3.59	39.45	1.29	41.23
N. Y.	64.78	10.93	120.40	7.96	75.31	13.04	73.32
N. C.	25.33	.15	48.90	.30			29.41
N. Dak.	54.88	2.59	105.37	2.05	54.80	.14	61.95
Ohio	53.54	1.38	74.37	.87	51.26	1.94	
R. I.	55.65	10.07	105.28	12.00	66.44	9.82	68.30
Utah	55.82	.08	107.86	.14	60.02	.45	58.28
V. I.	11.15	.15	16.28	.10	(5)	(5)	(5)
Wis.	55.82	6.31	122.85	9.59	60.12	5.09	68.90

¹ For September data excluding vendor payments for medical care, see the *Bulletin*, December 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

² Excludes States that made no vendor payments for medical care for September or did not report such payments.

³ No program for aid to the permanently and totally disabled.

⁴ Less than 1 cent.

⁵ Average payment not computed on base of less than 50 recipients.

SOCIAL SECURITY IN REVIEW

(Continued from page 2)

and administrative factors. The total of 681,000 was 27.4 percent less, however, than that in November 1951. Weeks of unemployment claimed (representing continued unemployment) showed a contrast seasonal decline and dropped 6.1 percent to 2.7 million. This total, 32.3 percent less than in November 1951, was the lowest of the postwar period. November had 3½ fewer workdays than October, and this difference was pri-

marily responsible for the size of the changes in both types of claims.

During an average week in November, 536,000 unemployed workers received benefits. While this number was 1.1 percent higher than the October average, it was 28.5 percent less than the average in November 1951. Total benefits paid to unemployed workers dropped 12.0 percent to \$47.7 million, primarily as a result of the shorter workmonth. The amount—the smallest paid in any month in 1952—was 30.4 percent less than the total paid a year earlier. The average

check paid for total unemployment was \$23.26.

November was the first full month in which benefits were payable under the new program of unemployment compensation for veterans with service since June 27, 1950. Eligible veterans filed 16,900 initial claims and claimed 51,500 weeks of unemployment under this program during November. Since the beginning of the program on October 15, 1952, local offices have made 39,300 benefit payments, totaling more than \$1 million.

Table 10.—Old-age assistance: Recipients and payments to recipients, by State, November 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1952 in—		November 1951 in—	
				Number	Amount	Number	Amount
Total ²	2,635,503	\$128,232,360	\$48.65	-0.1	+0.4	-2.6	+6.5
Ala.	70,150	1,862,627	26.55	0	+4	-11.1	+11.8
Alaska	1,639	92,607	56.50	+.6	+4	-5	-.6
Ariz.	14,005	756,765	54.04	+1.1	+2	-1.0	+7.9
Ark.	57,450	1,873,286	32.61	(*)	-3	-5.0	+47.2
Calif.	273,161	19,005,324	69.58	+1	(*)	-5	+3.9
Colo. ³	52,005	4,386,917	84.36	+.3	+6.5	-7	+18.1
Conn.	16,025	1,048,546	65.43	-1.7	-.6	-17.2	-11.4
Del.	1,755	64,799	36.92	+1	+1.8	+9.5	+32.5
D. C.	2,707	139,629	51.58	-.4	(*)	-3.8	+3.0
Fla.	66,828	2,830,464	42.35	(*)	+4.6	-2.9	+7.6
Ga.	95,353	3,430,471	35.08	+.2	+2	-4	+15.1
Hawaii	2,121	71,524	33.72	-1.1	-1.7	-6.2	-4.9
Idaho	9,137	493,320	53.99	-.3	-4	-3.7	+3.0
Ill.	107,548	4,466,804	41.53	-.3	-2	-5.9	-17.3
Ind.	41,775	1,547,477	37.04	-.5	+2	-8.2	-4.4
Iowa	47,277	2,673,960	56.56	-.4	(*)	-3.1	+8.2
Kans.	36,726	2,099,931	57.18	(*)	+1	-2.6	+11.9
Ky.	56,064	1,961,907	34.99	+.2	+2	-15.3	(*)
La.	120,414	6,181,894	51.34	-.4	-5	+1.1	+11.3
Maine	13,690	572,903	41.85	-.6	(*)	-6.9	-9.1
Md.	11,042	469,051	42.48	-.6	+1.2	-3.6	+2.7
Mass.	97,396	6,597,427	67.74	-.4	-9	-4.4	+.8
Mich.	89,069	4,517,756	50.72	-.3	+1	-5.9	(*)
Minn.	53,624	2,462,998	45.93	-.2	+6	-2.4	-1.4
Miss.	58,678	1,413,090	24.08	+1.4	+1.8	+1.0	+30.5
Mo.	131,111	6,626,869	50.54	+1	(*)	-1.0	+15.5
Mont.	10,826	629,152	58.06	-.4	-3	-5.3	+7.1
Nebr.	19,617	841,888	42.92	-1.0	-9	-12.6	-19.0
N. H.	2,689	151,514	36.35	-.1	+2	-2.2	-.5
N. J.	315,038	45.21	-.2	+4	-5	+2.2	
N. Mex.	21,826	1,254,242	57.47	-.4	+2	-3.7	+5.8
N. Y.	10,669	474,336	44.46	0	-1	-6	+12.5
N. C.	110,914	6,300,808	56.81	-.5	-5	-3.8	-1.6
N. Dak.	50,919	1,443,490	28.35	-.3	+5.3	-3.0	+17.4
Ohio.	8,673	461,237	53.18	(*)	+5	-3.1	+3.2
Ohio.	112,961	5,819,851	51.51	.2	-3	-4.7	(*)
Okla.	95,437	6,019,338	63.07	+2	+2	-1.1	+27.4
Oreg.	22,093	1,354,104	61.29	-2	-5	-3.7	+5.9
Pa.	69,017	2,941,937	42.63	-1.0	-5	-10.2	-1.9
P. R.	42,524	319,984	7.52	+1.2	+1	+103.0	+96.8
R. I.	9,024	420,782	47.63	-1.2	+2	-7.2	-5.2
S. C.	42,225	1,328,846	31.47	+1	+1	-1.9	+21.9
S. Dak.	11,646	307,190	45.55	-.1	+4	-3.2	+2.9
Tenn.	60,043	2,207,574	36.77	+4	+3	-2.4	+16.5
Tex.	218,165	8,391,754	38.47	+1	+2	-9	+15.9
Utah	9,687	545,896	56.60	-.2	(*)	-1.0	+5.8
Vt.	6,957	279,339	40.15	0	+2	+1	+2.7
V. I.	600	7,661	11.10	0	+1.0	+5.2	+4.9
Va.	17,039	457,506	25.51	-.9	+2.7	-7.4	+5.0
Wash.	66,174	4,400,672	66.50	(*)	+1.3	-3.4	+3.5
W. Va.	26,655	877,783	32.93	+.3	+1	+2.8	+31.2
Wis.	50,368	2,575,247	51.13	-.3	+5	-2.9	+3.4
Wyo.	4,107	244,755	59.59	+2	+3	-4.9	+1.9

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 3,891 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

Table 11.—Aid to the blind: Recipients and payments to recipients, by State, November 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1952 in—		November 1951 in—	
				Number	Amount	Number	Amount
Total ²	98,377	\$5,240,897	\$53.27	+0.1	+0.7	+1.2	+12.4
Total, 52 States ³	98,336	5,238,597	53.27	+.1	+.7	+1.2	+12.4
Ala.	1,525	42,270	27.72	+.2	+.8	-.3	+15.6
Alaska	36	1,963	(*)	(*)	(*)	(*)	(*)
Ariz.	691	40,715	58.92	-.6	(*)	-9.1	-1.4
Ark.	1,885	73,723	39.11	-.4	-.5	-1.4	+47.9
Calif.	11,778	1,011,307	85.86	+.3	+2	+2.8	+8.2
Colo.	345	22,162	64.24	+.6	+.7	-2.0	(*)
Conn.	307	23,802	77.82	-.3	+.5	-1.3	+15.5
Del.	231	11,660	50.48	+1.8	+2.5	+6.5	+19.4
D. C.	248	13,999	56.45	-2.7	-.5	-5.3	+4.2
Fla.	3,126	147,251	47.11	-.4	+2.9	-5.1	+0.8
Ga.	3,022	125,263	41.45	+.7	+.9	+4.7	+21.0
Hawaii	110	4,548	41.35	0	-4.0	-9.8	-5.0
Idaho	183	10,771	58.86	-4.2	-4.1	-8.5	-4.2
Ill.	3,897	191,968	49.26	-.4	-.3	-5.3	-12.9
Ind.	1,689	68,832	40.75	-.1	+.7	-2.9	+2.3
Iowa	1,299	7,871	67.06	-.5	-.2	+1.2	+14.3
Kans.	587	36,558	62.28	-.3	-.9	-6.8	+12.8
Ky.	2,427	90,225	37.18	+.3	+.2	-7.8	+13.4
La.	1,944	91,270	46.95	0	(*)	+3.9	+0.2
Maine	574	25,901	45.12	-.2	+.6	-5.6	-6.7
Md.	46	23,713	50.56	+.2	+5.4	-4.1	+8.5
Mass.	1,690	139,214	82.38	0	-4.4	+5.3	+14.9
Mich.	1,849	108,789	58.84	+.2	+1.1	+1	+10.9
Minn.	1,139	68,454	60.10	+.1	+.6	-3.1	-4.7
Miss.	2,039	86,217	29.34	(*)	+11.0	+4.8	+31.0
Mo.	3,470	173,500	50.00	+.7	+.7	+22	+22.3
Mont.	522	33,660	64.48	-.9	-1.4	-3.2	+11.2
Nebr.	720	46,891	65.13	+.8	+1.6	-4.9	-3.3
Nev.	41	2,900	(*)	(*)	(*)	(*)	
N. H.	293	14,752	50.35	+.3	(*)	-4.2	-1.9
N. J.	825	54,208	65.71	+1.2	+5.4	+4.8	+17.4
N. Mex.	414	17,388	42.00	-.7	-18.3	-4.8	
N. Y.	4,164	276,940	66.67	+.2	+4	+2.8	+0.4
N. C.	4,447	167,829	37.74	(*)	+.8	-8	+9.5
N. Dak.	115	6,771	58.88	-1.7	+7.4	0	+4.7
Ohio.	3,697	189,998	51.39	+.1	+.8	-1.8	+4.3
Oklahoma	2,418	172,329	71.27	-.5	-.6	-6.0	+29.6
Oreg.	360	25,724	71.46	-1.1	-2.0	-7.9	-2.1
P. R.	15,857	783,799	49.43	+.4	+.1	+2.5	+27.5
P. R.	999	7,473	7.48	+2.5	+2.7	+107.3	+106.7
R. I.	186	11,160	60.05	+2.2	+5.9	-.5	+7.1
S. C.	1,616	59,619	36.89	0	-.2	+4	+32.9
S. Dak.	203	8,644	42.58	+1.5	+3.2	-6.0	+3.8
Tenn.	2,894	120,803	41.74	+.8	+7	+5.4	+17.3
Tex.	6,017	259,878	43.19	(*)	-.1	-3	+16.7
Utah	214	13,193	61.65	-.9	-.8	-3.2	+3.0
Vt.	169	7,590	44.91	-1.2	-1.1	-5.6	-.5
V. I.	46	498	(*)	(*)	(*)	(*)	
Va.	1,384	45,780	33.08	-.9	+5	-7.9	-1.5
Wash.	828	70,617	85.29	0	+3.0	-2.1	+9.5
W. Va.	1,136	43,356	38.17	-1	-3	+5.0	+29.5
Wis.	1,274	73,138	57.41	-.9	(*)	-6.2	+3
Wyo.	88	5,249	59.65	(*)	(*)	(*)	

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients in California (517 recipients, \$46,017 in payments), in Washington (11 recipients, \$867 in payments), in Missouri (948 recipients, \$47,707 in payments), and in Pennsylvania (6,666 recipients, \$333,775 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

³ States with plans approved by the Social Security Administration. See also footnote 2.

⁴ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁵ Decrease of less than 0.05 percent.

⁶ Increase of less than 0.05 percent.

⁷ Excludes cost of medical care, for which payments are made to recipients quarterly.

Table 12.—*Aid to dependent children: Recipients and payments to recipients, by State, November 1952*¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		October 1952 in—		November 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	565,531	1,975,901	1,482,431	\$46,209,537	\$81.71	\$23.39	-0.2	+0.2	-4.5	+3.7
Total, 52 States ³	565,506	1,975,791	1,482,354	46,208,358	81.71	23.39	-0.2	+0.2	-4.5	+3.7
Alabama	17,978	65,317	50,801	696,311	38.73	10.66	+1	+0.9	-1.8	+0.7
Alaska	797	2,417	1,899	60,766	76.24	23.23	+2.4	+2.6	+17.6	+25.4
Arizona	3,526	13,417	10,102	296,833	84.18	22.12	+6	-2.6	-4.9	-5.5
Arkansas	12,654	47,170	36,074	700,733	55.38	14.86	-1.0	-1.4	-7.6	+42.4
California	50,827	161,284	122,607	5,984,015	117.73	37.10	-1.1	-1.2	-7.8	-3.6
Colorado	4,846	17,937	13,617	493,004	101.73	27.49	-2	+3.0	-6.6	+11.5
Connecticut	4,225	13,899	10,168	482,062	114.10	34.68	-1.3	-1.4	-18.2	-13.6
Delaware	732	2,843	2,183	63,103	86.21	22.20	-4	-3	+3.0	+7
District of Columbia	1,925	7,927	6,198	202,000	104.94	25.48	+4	(4)	-7.7	+5.9
Florida	18,190	61,289	45,928	961,554	52.86	15.69	+1.2	+2.3	-9.5	+3.7
Georgia	13,414	46,247	35,276	954,477	71.16	20.64	+2	+0.6	-33.7	-5.4
Hawaii	3,088	11,464	8,991	266,584	86.33	23.25	-1.2	(4)	-4.2	-8
Idaho	1,789	6,296	4,644	216,386	120.95	34.37	-2.1	-2.2	-16.8	-9.5
Illinois	22,361	81,048	60,298	2,535,881	113.41	31.29	(4)	+3	-7	+1.4
Indiana	7,937	27,020	20,043	602,519	75.91	22.30	-6	+2.2	-9.9	+3.0
Iowa	5,478	19,296	14,348	635,346	115.98	32.93	+7	+0.9	+6.5	+25.4
Kansas	3,777	13,547	10,349	373,000	98.78	27.54	+2	+1	-14.0	+3.2
Kentucky	19,775	70,681	52,424	1,266,460	64.04	17.92	+7	+6	-7.8	+41.2
Louisiana	21,319	78,929	59,051	1,355,389	63.58	17.17	-2.3	-2.3	-2.7	+3.0
Maine	4,143	14,547	10,531	328,453	79.28	22.58	-1.3	-1.0	-5.1	+2.9
Maryland	5,036	19,570	14,971	467,302	92.43	23.88	-1	+0.4	+0.2	+11.9
Massachusetts	12,533	41,249	30,442	1,445,262	115.32	35.04	-8	-5	-4.1	-4.9
Michigan	24,611	79,920	56,952	2,439,682	99.13	30.53	-1.0	-2	+3	+5.7
Minnesota	7,242	24,601	18,805	725,454	100.17	29.49	-2	+2	-5.8	-3.9
Mississippi	10,280	39,007	30,151	272,441	26.50	6.98	+3.5	+3.6	+7	+34.6
Missouri	20,969	71,142	52,533	1,264,215	60.29	17.77	+5	+1	-8.6	+5.1
Montana	2,215	754	5,755	225,001	101.58	29.02	+5	+0.9	-5.7	+12.2
Nebraska	2,530	8,632	6,410	229,542	90.73	26.53	+4	+8	-13.9	-12.8
Nevada	30	107	77	1,179	(7)	(7)	(7)	(7)	(7)	(7)
New Hampshire	1,294	4,511	3,318	144,595	111.74	32.05	+4	+1.1	-12.7	-4.9
New Jersey	4,920	16,556	12,584	528,327	107.38	31.91	-8	-1.5	-2.5	+6.0
New Mexico	4,932	17,596	13,456	332,673	67.18	18.91	-1.6	+2.9	-8.1	+19.1
New York	48,068	165,911	119,515	5,636,544	117.6	33.97	-1.4	-1.1	-8.7	-4.9
North Carolina	16,427	60,168	45,856	891,644	54.28	14.82	+1	+5.0	-2	+16.6
North Dakota	1,493	5,271	4,003	156,121	104.57	29.62	-3	-0.9	-9.2	+9.5
Ohio ⁴	12,761	47,284	35,626	1,020,044	79.93	21.59	-3	(8)	-7.1	+9.7
Oklahoma	17,781	59,810	45,542	1,790,366	100.69	29.93	-1.8	-1.8	-12.9	+21.9
Oregon	3,075	10,591	7,991	356,796	116.03	33.69	+9	+0.9	-6.6	+5.3
Pennsylvania	27,476	101,739	76,489	2,662,589	98.00	26.47	-1.4	+4	-19.7	-9.7
Puerto Rico	31,247	97,640	74,103	294,283	9.42	3.01	+2.2	+2.0	+134.4	+119.8
Rhode Island	3,147	10,574	7,634	317,901	101.02	30.06	-1.7	+5.5	-4.5	+2.6
South Carolina	6,194	23,728	18,391	281,608	44.74	11.87	(9)	+1	-3.2	+13.2
South Dakota	2,581	8,440	6,364	201,762	78.17	23.91	+1	+0.5	+1.0	+14.2
Tennessee	19,669	71,242	53,548	971,575	49.40	13.64	-1	-2	-6.7	-4.0
Texas	15,225	59,298	44,314	1,009,040	66.28	17.02	+3.0	+2.4	-7.9	+25.1
Utah	2,709	9,423	6,958	300,852	111.06	31.93	-8	-8	-8.0	-2.1
Vermont	1,002	3,522	2,701	67,261	67.13	19.10	+7	+7.4	+3	+23.3
Virgin Islands	230	716	621	3,867	16.81	5.40	+4.1	+4.1	+5.0	+8.9
Virginia	7,174	26,784	20,408	437,326	60.96	16.33	-8	+3.3	-8.1	+8.8
Washington	8,287	27,944	20,425	951,994	114.8	34.07	+1.0	+12.2	-8.4	+15.4
West Virginia	16,969	63,315	49,470	1,272,181	74.97	20.09	+5	+1.0	+1.3	+33.3
Wisconsin	8,010	27,277	20,086	950,890	118.71	34.86	+1	+6	-3.9	+2.5
Wyoming	498	1,821	1,372	54,254	108.94	29.79	+2	-6	-8.1	+2.0

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ States with plans approved by the Social Security Administration.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

⁸ In addition to these payments from aid to dependent children funds, supplemental payments of \$68,792 from general assistance funds were made to 2,000 families.

Table 13.—*Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, November 1952*¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from October 1952 in—	
		Total amount	Average	Number	Amount
Total	150,053	\$7,681,072	\$48.29	+1.5	+2.1
Alabama	8,812	240,254	27.26	+1.6	+1.2
Arkansas	422	13,255	31.41	+7.7	+7.3
Colorado	3,764	204,912	54.44	-1	+1.7
Delaware	132	6,742	51.08	-2.2	-1.8
Dist. of Col.	1,371	81,029	69.10	+1.3	+1.5
Georgia	1,346	52,830	39.25	+55.8	+55.3
Hawaii	1,164	54,825	47.10	+1.9	+1.6
Idaho	818	46,278	56.57	+1	+2
Illinois	3,502	150,526	42.98	+3.4	+3.8
Kansas	2,836	159,093	56.10	+9	+1.9
Louisiana	14,665	605,300	41.28	-1.4	-1.2
Maryland	3,025	150,244	49.67	+2.8	+6.5
Massachusetts	6,950	420,408	60.49	+3.6	-1.7
Michigan	1,270	82,478	64.94	+2.3	+2.6
Mississippi	1,135	22,135	19.50	+3.2	+2.9
Missouri	12,208	632,061	51.77	+1.7	+1.8
Montana	1,158	73,273	63.28	-8	-9
New Hampshire	54	3,138	58.11	(?)	(?)
New Jersey	1,869	130,629	69.80	+3.8	+5.8
New Mexico	2,113	79,134	37.45	-4.0	-3.7
New York	30,616	1,966,231	64.22	+3	+8
North Carolina	6,064	205,245	33.85	+3.5	+9.0
North Dakota	705	43,798	62.12	+1.4	+5.7
Ohio	5,712	282,770	49.50	+2.3	+3.3
Oklahoma	3,465	226,312	65.31	+4.2	+4.7
Oregon	2,021	150,246	74.34	+2.4	+2.1
Pennsylvania	9,667	470,073	48.63	+2	+3
Puerto Rico	9,979	84,111	8.43	+3.1	+2.8
Rhode Island	370	21,787	58.88	+4.8	+7.0
South Carolina	5,365	168,584	31.42	+2.1	+2.0
South Dakota	292	13,156	45.05	+5.8	+6.1
Utah	1,535	93,980	61.22	-4	-2
Vermont	228	9,024	43.53	+3.2	+4.3
Virgin Islands	23	263	(?)	(?)	(?)
Virginia	3,314	118,139	35.65	+1.1	+2.2
Washington	5,458	372,079	68.17	+7	+10.1
West Virginia	4,141	152,101	36.73	+3.8	+3.4
Wisconsin	1,030	67,040	65.09	+1.3	+1.9
Wyoming	454	26,691	58.79	-9	-1.6

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

Table 14.—*General assistance: Cases and payments to cases, by State, November 1952*¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1952 in—		November 1951 in—	
				Number	Amount	Number	Amount
Total, 52 States ²	267,000	\$12,876,000	\$48.23	-1.2	-1.6	-15.1	-11.7
Ala.	149	3,498	23.48	-6.3	-7.0	(?)	(?)
Alaska	108	4,826	44.69	(?)	(?)	(?)	(?)
Ari.	1,269	58,968	46.47	-4.0	-3.7	+10.8	+33.5
Ark.	2,139	29,263	13.68	-1.2	+1.5	-13.1	-9.2
Calif.	25,826	1,200,174	46.47	-1.1	-1.7	-11.4	-9.2
Colo.	1,733	73,755	42.56	+4.2	+7.5	+1.5	+9.2
Conn.	5,886	223,496	57.51	-1.2	+4.2	+2.6	+10.9
Del.	708	30,550	43.15	+3.2	+6.4	-15.4	+1.7
D. C.	681	41,032	60.25	+3	+2	-2.9	+7.5
Fla.	5,300	82,800	(?)	(?)	(?)	(?)	(?)
Ga.	2,840	48,592	17.11	-0.6	-7.9	-17.8	-7.4
Hawaii	1,642	11,490	55.72	+2.2	+3.2	-14.7	-16.0
Idaho	132	5,322	40.32	+8	-6	-27.9	-19.8
Ill.	23,838	1,451,621	60.91	-2.1	-3.3	-13.2	-8.5
Ind.	8,099	279,137	34.47	-9.0	-6	-7.0	-3.2
Iowa	3,400	105,188	30.92	+1.4	-1.7	-9	+4.1
Kans.	1,764	88,531	47.35	+3	-1.1	-16.9	-10.5
Ky.	2,878	75,296	26.16	+10.1	+5.9	+1.0	+10.7
La.	6,762	262,127	38.76	-3.1	-3.3	+12.8	+13.7
Maine	2,866	124,710	43.51	+4.8	+3.7	-6.3	-6.9
Md.	2,613	134,475	51.46	-6.1	-2.6	-16.5	-6.9
Mass.	12,399	657,142	53.00	-3.5	-3.2	-33.5	-32.4
Mich.	14,307	768,785	53.73	-4.4	-14.6	-29.3	-20.0
Minn.	5,229	255,673	48.90	+5	-5.2	-10.1	-10.1
Miss.	883	11,044	12.51	-1.5	-5.3	-3.7	-1.6
Mo.	8,820	208,545	33.85	-1.7	-2.2	-8.4	+3.0
Mont.	522	16,118	30.88	+1.8	+3.9	-41.0	-36.1
Nev.	300	9,620	32.07	+3.4	+23.3	0	+14.5
N. H.	942	39,663	42.11	+3.4	+4.2	-27.9	-22.2
N. J.	5,787	396,109	68.45	-3	-1.7	-20.3	-5.2
N. Mex.	214	5,227	24.43	+2.4	+3.9	-39.2	-20.8
N. Y.	34,870	2,568,651	73.66	-2.6	-3.3	-29.0	-28.2
N. C.	1,702	35,278	20.73	-6.0	-5.2	-25.5	-14.3
N. Dak.	386	15,590	40.39	+10.3	+10.6	-12.7	-7.9
Ohio	19,687	836,868	42.51	+4	+1.7	-2.4	+5.3
Okl.	5,200	83,066	(?)	(?)	(?)	(?)	(?)
Oreg.	4,517	266,875	59.08	+21.6	+10.6	+3.2	+6.3
Pa.	17,600	959,959	54.36	-1.8	(?)	-13.9	-4.8
P. R.	2,290	15,381	6.72	-13.5	-14.5	-35.4	-37.6
R. I.	3,636	233,423	64.20	-4.4	-2.1	-16.7	-4.6
S. C.	2,047	45,227	22.11	-2	+5	-15.0	+11.6
S. Dak.	554	15,251	27.58	-8.9	-12.4	-20.9	-21.8
Tenn.	2,134	31,968	14.90	+7	+5.4	-3.7	+11.4
Tex.	16,700	112,000	(?)	(?)	(?)	(?)	(?)
Utah	1,118	64,121	57.35	+5.7	+3.8	-3.4	+5.1
Vt.	14,900	14,500	(?)	(?)	(?)	(?)	(?)
V. I.	2,377	10,38	0	+4	-4	+4.2	
Va.	1,880	55,739	29.65	-1.3	+2.0	-21.1	-9.4
Wash.	7,327	428,088	58.43	+15.8	+22.4	+4.3	+25.3
W. Va.	3,280	100,273	31.57	+2.6	+1.9	-20.8	+9.2
Wis.	4,720	272,606	57.76	+4.4	-1.5	-2.0	+10.5
Wyo.	120	5,500	45.83	+7.1	-6	+17.6	+6.1

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 9 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only, and for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Includes cases receiving medical care only.

¹⁰ Includes 5,958 cases and payments of \$175,503 representing supplementation of other assistance programs.

¹¹ Excludes estimated duplication between programs; 1,133 cases were aided by county commissioners and 4,319 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

¹² Decrease of less than 0.05 percent.

¹³ Estimated.

¹⁴ Estimated on basis of reports from a sample of cities and towns.

Table 15.—**Public assistance: Expenditures for assistance to recipients, by program and by source of funds, fiscal year ended June 30, 1952**¹
 [Including vendor payments for medical care]

Program	Amount (in thousands) of expenditures from—				Percentage distribution by program				Percentage distribution by source of funds			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total	\$2,392,560	\$1,133,543	\$996,902	\$262,114	100.0	100.0	100.0	100.0	100.0	47.4	41.7	11.0
Old-age assistance	1,487,605	783,758	616,383	87,464	62.2	69.1	61.8	33.4	100.0	52.7	41.4	5.9
Aid to dependent children	547,268	285,512	205,170	56,585	22.9	25.2	20.6	21.6	100.0	52.2	37.5	10.3
Aid to the blind	58,209	27,316	26,741	4,152	2.4	2.4	2.7	1.6	100.0	46.9	45.9	7.1
Aid to the permanently and totally disabled	75,067	36,957	29,812	8,298	3.1	3.3	3.0	3.2	100.0	49.2	39.7	11.1
General assistance	224,411		118,796	105,615	9.4		11.9	40.3	100.0		52.9	47.1

¹ For definitions of terms, see the *Bulletin*, January 1953, p. 16. Data include programs of aid to dependent children and aid to the blind in Nevada, which are

administered without Federal participation. Not comparable with annual data based on monthly series or with amounts of Federal grants to the States.

Table 16.—**Public assistance: Expenditures for assistance to recipients, by source of funds and by State, fiscal year ended June 30, 1952**¹
 [Amounts in thousands]

State (ranked according to percent from Federal funds)	Total assistance including vendor payments for medical care	Vendor payments for medical care		Total including vendor payments for medical care					
		Amount	Percent of total	Federal funds		State funds		Local funds	
				Amount	Percent	Amount	Percent	Amount	Percent
Total, 53 States	\$2,392,560	\$119,147	5.0	\$1,133,543	47.4	\$996,902	41.7	\$262,114	11.0
Mississippi	17,473			12,894	73.8	4,445	25.4	134	.8
Alabama	30,113	5	(2)	22,147	73.5	7,966	26.5		
Arkansas	22,615	188	.8	16,187	71.6	6,428	28.4		
Kentucky	35,360			23,957	67.8	10,593	30.0	810	2.3
South Carolina	19,213	95	.5	13,002	67.7	6,060	31.5	151	.8
Tennessee	36,260			24,495	67.6	9,119	25.1	2,646	7.3
North Carolina	29,767	1,332	4.5	19,911	66.9	4,603	15.5	5,253	17.6
Georgia	47,520			31,719	66.7	13,227	27.8	2,574	5.4
Virginia	12,541	54	.4	8,213	65.5	2,651	21.1	1,677	13.4
Texas	101,489			65,834	64.9	34,039	33.5	1,616	1.6
Florida	44,326			28,303	63.9	15,118	34.1	905	2.0
West Virginia	23,315	927	4.0	14,578	62.5	7,644	32.8	1,002	4.7
New Mexico	10,298	264	2.6	6,371	62.1	3,799	37.0	98	1.0
Missouri	94,250	68	.1	56,321	59.8	37,813	40.1	116	.1
Louisiana	94,841	50	(2)	56,000	59.0	38,841	41.0		
Vermont	4,604			2,627	57.1	1,414	30.7	563	12.2
Arizona	12,674			7,156	56.5	5,518	43.5		
Oklahoma	77,735			43,888	56.5	33,558	43.2	289	.4
South Dakota	9,350	824	5.8	5,150	55.1	3,113	33.3	1,087	11.6
Indiana	34,479	5,410	15.7	17,788	51.6	8,172	23.7	8,519	24.7
Maryland	14,193			7,200	50.7	4,371	30.8	2,622	18.5
Delaware	1,887	16	.8	931	49.3	623	33.0	333	17.6
Maine	14,817	1,431	10.1	7,286	49.2	5,657	38.2	1,574	12.6
District of Columbia	5,480	3	(2)	2,672	48.8	2,808	51.2		
Nebraska	18,536	2,358	12.7	8,980	48.4	8,263	44.6	1,293	7.0
Alaska	1,890	107	5.7	902	47.7	988	52.3		
Iowa	39,683	1,671	4.2	18,815	47.4	15,937	40.2	4,932	12.4
North Dakota	8,459	500	5.9	3,949	46.7	3,252	38.4	1,258	14.9
Kansas	33,284	2,570	7.7	15,524	46.6	10,018	30.1	7,742	23.3
Ohio	100,611	7,906	7.9	46,915	46.6	52,062	51.7	1,635	1.6
Puerto Rico	4,771			2,217	46.5	2,554	53.5		
Utah	12,141	10	.1	5,606	46.2	6,535	53.8		
Idaho	9,812	637	6.5	4,510	46.0	4,468	45.5	834	8.5
Wyoming	4,803	352	8.2	1,952	45.4	1,168	27.1	1,183	27.5
Montana	12,219	1,459	11.9	5,514	45.1	3,663	30.0	3,042	24.9
Pennsylvania	101,579	5,237	5.2	45,787	45.1	55,792	54.9		
Hawaii	6,031			2,608	43.2	3,422	56.8		
Michigan	101,883	7,462	7.3	43,608	42.8	45,054	44.2	13,221	13.0
New Hampshire	7,453	1,212	16.3	3,148	42.2	2,369	31.8	1,936	26.0
Minnesota	53,259	10,888	20.4	22,262	41.8	15,991	10.0	15,006	28.2
Virgin Islands	170			71	41.5	99	58.5		
Wisconsin	50,406	5,666	11.2	20,893	41.4	15,943	31.6	13,570	26.9
Washington	71,811			29,481	41.1	38,543	59.7	3,787	5.3
California	321,958	583	.2	127,571	39.6	142,056	44.1	52,391	16.3
Illinois	128,870	17,619	13.7	50,012	38.8	69,270	53.8	9,588	7.4
New Jersey	26,491	1,146	4.3	10,233	34.6	9,219	34.~	7,038	26.6
Oregon	25,837	1,480	5.7	9,859	38.2	11,185	43.3	4,763	18.6
Colorado	56,649	2,076	3.7	21,095	37.2	30,831	54.4	4,723	8.3
Nevada	2,614	665	25.5	965	36.9	491	18.8	1,158	44.1
Rhode Island	13,044	543	4.2	4,699	36.0	7,266	55.7	1,079	5.3
Massachusetts	118,670	7,053	5.9	41,841	35.3	47,837	40.3	28,902	24.4
New York	238,084	24,724	10.4	80,957	34.0	108,838	45.7	48,289	20.3
Connecticut	27,472	4,556	16.6	8,935	32.5	16,210	59.0	2,327	8.5

¹ For definitions of terms, see the *Bulletin*, January 1953, p. 16. Data include programs of aid to dependent children and aid to the blind in Nevada, which are administered without Federal participation. Not comparable with annual data based on monthly series or with amounts of Federal grants to the States.

based on monthly series or with amounts of Federal grants to the States.

² Less than 0.05 percent.